

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

Filing at a Glance

Company: Continental General Insurance Company
Product Name: 1LTCI
State: Pennsylvania
TOI: LTC03I Individual Long Term Care
Sub-TOI: LTC03I.001 Qualified
Filing Type: Rate - Other (Not M.U. or G.I. Product)
Date Submitted: 12/16/2021
SERFF Tr Num: GLTC-132995871
SERFF Status: Closed-Approved
State Tr Num: GLTC-132995871
State Status: Approved
Co Tr Num: 1LTCI RATE INCREASE FILING 2021

Effective: On Approval
Date Requested:
Author(s): Beth Lovaas, Melissa Sample, Elizabeth O'Brien, Kristie Pompa, Madison Nahrup, David Weizeorick, Jacob Allensworth, Kyle Diaz
Reviewer(s): Sean Carmody (primary), Jim Lavery
Disposition Date: 02/09/2022
Disposition Status: Approved
Effective Date:

State Filing Description:
Continental General is requesting approval to increase the premium 132% on 85 policyholders of forms 1LTCIP0001(PA) and 1LTCIP0002(PA).

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

General Information

Project Name: 1LTCI Rate Increase Filing 2021 Status of Filing in Domicile: Pending
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments: Texas is the state of domicile.
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type:
Overall Rate Impact: 20% Filing Status Changed: 02/09/2022
State Status Changed: 02/09/2022
Deemer Date: Created By: Kyle Diaz
Submitted By: Kyle Diaz Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact us.

Company and Contact

Filing Contact Information

Madison Nahrup, Manager of Pricing
11001 Lakeline Blvd. Suite 120
Austin, TX 78720
Madison.Nahrup@continental-ins.com
512-969-2837 [Phone]

Filing Company Information

Continental General Insurance Company	CoCode: 71404	State of Domicile: Texas
11001 Lakeline Blvd	Group Code: 84	Company Type: Life & Health
Suite 120	Group Name:	State ID Number:
Austin, TX 78717	FEIN Number: 47-0463747	
(866) 830-0607 ext. [Phone]		

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? Yes
Fee Explanation: Texas is the state of domicile. Texas's rate increase filing fee is \$100.
Per Company: Yes

Company	Amount	Date Processed	Transaction #
Continental General Insurance Company	\$100.00	12/16/2021 02:46 PM	219095473
EFT Total	\$100.00		

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Sean Carmody	02/09/2022	02/09/2022

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Disapproved	Sean Carmody	01/26/2022	01/26/2022
Disapproved	Sean Carmody	12/22/2021	12/22/2021

Response Letters

Responded By	Created On	Date Submitted
David Weizeorick	02/08/2022	02/08/2022
David Weizeorick	01/07/2022	01/07/2022

SERFF Tracking #:	GLTC-132995871	State Tracking #:	GLTC-132995871	Company Tracking #:	1LTCI RATE INCREASE FILING 2021
<hr/>					
State:	Pennsylvania		Filing Company:	Continental General Insurance Company	
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	1LTCI				
Project Name/Number:	1LTCI Rate Increase Filing 2021/				

Disposition

Disposition Date: 02/09/2022

Effective Date:

Status: Approved

Comment: Feb 9, 2022

Madison Nahrup, Manager of Pricing
Continental General Insurance Company
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

RE: Continental General is requesting approval to increase the premium 132% on 85 policyholders of forms 1LTCIP0001(PA)and 1LTCIP0002(PA).
Pennsylvania Insurance Department ID #: GLTC-132995871

Dear Madison Nahrup:

The Department approves a 20% increase on the above captioned forms.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	20.000%	20.000%	\$48,490	85	\$242,449	20.000%	20.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Transmittal Letter (A&H)		Yes
Supporting Document	Actuarial Certification (A&H)		Yes
Supporting Document	Actuarial Memorandum and Explanatory Information (A&H)		Yes
Supporting Document	Advertisements (A&H)		Yes
Supporting Document	Authorization to File (A&H)		Yes
Supporting Document	Insert Page Explanation (A&H)		Yes
Supporting Document	Rate Table (A&H)		Yes
Supporting Document	Replacement Form with Highlighted Changes (A&H)		Yes
Supporting Document	Advertisement Compliance Certification		Yes
Supporting Document	Reserve Calculation (A&H)		Yes
Supporting Document	Variability Explanation (A&H)		Yes
Supporting Document	Response to Objection Dated 12/22/2021		Yes
Supporting Document	Response to Objection Dated 1/26/2022		Yes
Rate (revised)	1LTCI Rate Sheets 2021 - PA - Counteroffer		Yes
Rate	1LTCI Rate Sheets 2021 - PA		No

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 01/26/2022
Submitted Date 01/26/2022
Respond By Date

Dear Madison Nahrup,

Introduction:

Jan 26, 2022

Madison Nahrup, Manager of Pricing
Continental General Insurance Company
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

RE: Continental General is requesting approval to increase the premium 132% on 85 policyholders of forms 1LTCIP0001(PA) and 1LTCIP0002(PA).

Pennsylvania Insurance Department ID #: GLTC-132995871

Dear Madison Nahrup:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

The Department cannot approve this filing as submitted but we can offer a 20% increase on the above captioned forms.

If Continental General would like to accept our offer, then please respond with an acceptance letter.

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Accident & Health Insurance

SERFF Tracking #: GLTC-132995871

State Tracking #: GLTC-132995871

Company Tracking #: 1LTCI RATE INCREASE FILING
2021

State: Pennsylvania

Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 1LTCI

Project Name/Number: 1LTCI Rate Increase Filing 2021/

Conclusion:

Sincerely,

Sean Carmody

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

Objection Letter

Objection Letter Status Disapproved
Objection Letter Date 12/22/2021
Submitted Date 12/22/2021
Respond By Date

Dear Madison Nahrup,

Introduction:

Dec 22, 2021

Madison Nahrup, Manager of Pricing
Continental General Insurance Company
11001 Lakeline Blvd. Suite 120
Austin, TX 78720

RE:Continental General is requesting approval to increase the premium 132% on 85 policyholders of forms 1LTCIP0001(PA)and 1LTCIP0002(PA).

Pennsylvania Insurance Department ID # GLTC-132995871

Dear Madison Nahrup:

The captioned filing has been reviewed by the Pennsylvania Insurance Department. It has been determined that the filing fails to meet the requirements of our Insurance Company Laws or regulations and is therefore disapproved pursuant to the authority granted under Section 304(a) of Act 134, the Accident and Health Filing Reform Act. In the event you have any questions regarding the stated concerns, please feel free to contact the Department for further clarification.

The disapproved filing may be resubmitted within 120 days of the date of disapproval. If the Department does not hear from you within 120 days, the subject filing will be permanently closed. Such filings resubmitted after 120 days must be submitted as a new filing, inclusive of appropriate filing fees and disclosure of the closed filing SERFF tracking number.

Please furnish the following information to the Department.

1. Please provide the percent of active policyholders remaining on this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?
2. Is CGI asking for different increases in different states?
3. How many policies in force in PA were issued after 9/15/02?
4. How many policies in force in PA were issued prior to 9/16/02?

Sincerely,

Sean Carmody
Actuarial Associate
Bureau of Life, Accident and Health Insurance

SERFF Tracking #: GLTC-132995871

State Tracking #: GLTC-132995871

Company Tracking #: 1LTCI RATE INCREASE FILING
2021

State: Pennsylvania

Filing Company: Continental General Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 1LTCI

Project Name/Number: 1LTCI Rate Increase Filing 2021/

Conclusion:

Sincerely,
Sean Carmody

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/08/2022
Submitted Date	02/08/2022

Dear Sean Carmody,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 1/26/2022" on the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 1/26/2022
Comments:	
Attachment(s):	1LTCI PA Objection 2 - Response.pdf

No Form Schedule items changed.

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Rate/Rule Schedule Item Changes						
Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	1LTCI Rate Sheets 2021 - PA - Counteroffer	1LTCIP0001, 1LTCIP0002	Revised	Previous State Filing Number: GLTC-131230492 Percent Rate Change Request: 20	1LTCI Rate Sheets 2021 - PA - counteroffer.pdf,	02/08/2022 By: David Weizeorick
<i>Previous Version</i>						
1	1LTCI Rate Sheets 2021 - PA	1LTCIP0001, 1LTCIP0002	Revised	Previous State Filing Number: GLTC-131230492 Percent Rate Change Request: 132	1LTCI Rate Sheets 2021 - PA.pdf,	12/16/2021 By: Kyle Diaz

Conclusion:

Sincerely,
David Weizeorick

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	01/07/2022
Submitted Date	01/07/2022

Dear Sean Carmody,

Introduction:

Response 1

Comments:

Please find our response attached under the heading "Response to Objection Dated 12/22/2021" on the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response to Objection Dated 12/22/2021
Comments:	
Attachment(s):	1LTCI PA Objection 1 - Response.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,

David Weizeorick

State: Pennsylvania **Filing Company:** Continental General Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 1LTCI
Project Name/Number: 1LTCI Rate Increase Filing 2021/

Post Submission Update Request Processed On 02/09/2022

Status: Allowed
Created By: David Weizeorick
Processed By: Sean Carmody
Comments:

General Information:

Field Name	Requested Change	Prior Value
Overall Rate Impact	20	132

Company Rate Information:

Company Name:Continental General Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	20.000%	132.000%
Overall % Rate Impact	20.000%	132.000%
Written Premium Change for this Program	\$48490	\$320032
Maximum %Change (where required)	20.000%	132.000%
Minimum %Change (where required)	20.000%	132.000%

SERFF Tracking #:	GLTC-132995871	State Tracking #:	GLTC-132995871	Company Tracking #:	1LTCI RATE INCREASE FILING 2021
<hr/>					
State:	Pennsylvania			Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	1LTCI				
Project Name/Number:	1LTCI Rate Increase Filing 2021/				

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	55.000%
Effective Date of Last Rate Revision:	05/24/2018
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	GLTC-131230492

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Continental General Insurance Company	20.000%	20.000%	\$48,490	85	\$242,449	20.000%	20.000%

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		1LTCI Rate Sheets 2021 - PA - Counteroffer	1LTCIP0001, 1LTCIP0002	Revised	Previous State Filing Number: GLTC-131230492 Percent Rate Change Request: 20	1LTCI Rate Sheets 2021 - PA - counteroffer.pdf,

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$47	\$51	\$56	\$58	\$62	\$79
39	\$47	\$56	\$60	\$64	\$68	\$88
40	\$51	\$60	\$66	\$71	\$73	\$96
41	\$56	\$64	\$71	\$75	\$79	\$105
42	\$60	\$68	\$77	\$81	\$86	\$113
43	\$64	\$73	\$81	\$88	\$92	\$120
44	\$66	\$79	\$86	\$92	\$98	\$128
45	\$71	\$83	\$92	\$98	\$103	\$137
46	\$75	\$88	\$96	\$105	\$109	\$145
47	\$79	\$92	\$103	\$109	\$116	\$152
48	\$81	\$94	\$105	\$113	\$120	\$156
49	\$81	\$96	\$109	\$116	\$122	\$163
50	\$83	\$101	\$111	\$120	\$126	\$167
51	\$86	\$103	\$113	\$122	\$128	\$171
52	\$88	\$105	\$118	\$126	\$133	\$175
53	\$94	\$111	\$124	\$133	\$141	\$184
54	\$98	\$118	\$130	\$141	\$148	\$195
55	\$103	\$124	\$137	\$148	\$156	\$205
56	\$109	\$128	\$143	\$156	\$165	\$214
57	\$113	\$135	\$152	\$163	\$171	\$225
58	\$124	\$148	\$165	\$178	\$188	\$246
59	\$135	\$160	\$180	\$193	\$203	\$265
60	\$145	\$173	\$195	\$210	\$220	\$287
61	\$156	\$186	\$210	\$225	\$237	\$308
62	\$167	\$199	\$222	\$240	\$252	\$329
63	\$180	\$216	\$242	\$259	\$274	\$355
64	\$195	\$233	\$261	\$280	\$293	\$379
65	\$210	\$250	\$278	\$299	\$314	\$404
66	\$225	\$267	\$297	\$319	\$336	\$430
67	\$240	\$284	\$317	\$338	\$355	\$456
68	\$265	\$319	\$353	\$379	\$398	\$507
69	\$293	\$351	\$391	\$419	\$439	\$560
70	\$321	\$385	\$428	\$458	\$481	\$614
71	\$347	\$417	\$466	\$498	\$524	\$667
72	\$374	\$451	\$503	\$539	\$565	\$721
73	\$436	\$524	\$586	\$627	\$659	\$836
74	\$496	\$599	\$670	\$714	\$751	\$952
75	\$556	\$672	\$751	\$804	\$843	\$1,067
76	\$618	\$747	\$834	\$892	\$937	\$1,183
77	\$678	\$819	\$918	\$980	\$1,029	\$1,298
78	\$749	\$905	\$1,012	\$1,082	\$1,136	\$1,431
79	\$817	\$990	\$1,108	\$1,185	\$1,243	\$1,564
80	\$888	\$1,076	\$1,204	\$1,288	\$1,350	\$1,694
81	\$956	\$1,161	\$1,298	\$1,388	\$1,457	\$1,827
82	\$1,027	\$1,245	\$1,395	\$1,491	\$1,566	\$1,959
83	\$1,095	\$1,330	\$1,491	\$1,594	\$1,673	\$2,090
84	\$1,166	\$1,416	\$1,585	\$1,694	\$1,780	\$2,222
85	\$1,245	\$1,510	\$1,690	\$1,805	\$1,895	\$2,366
86	\$1,320	\$1,604	\$1,795	\$1,917	\$2,013	\$2,507
87	\$1,399	\$1,698	\$1,897	\$2,026	\$2,128	\$2,650
88	\$1,459	\$1,765	\$1,970	\$2,103	\$2,207	\$2,744
89	\$1,519	\$1,833	\$2,043	\$2,178	\$2,284	\$2,841
90	\$1,579	\$1,902	\$2,113	\$2,252	\$2,364	\$2,937
91	\$1,638	\$1,968	\$2,184	\$2,327	\$2,443	\$3,033
92	\$1,701	\$2,036	\$2,257	\$2,400	\$2,522	\$3,127
93	\$1,735	\$2,077	\$2,299	\$2,445	\$2,569	\$3,187
94	\$1,771	\$2,118	\$2,342	\$2,488	\$2,614	\$3,245
95	\$1,810	\$2,156	\$2,381	\$2,533	\$2,659	\$3,305
96	\$1,846	\$2,195	\$2,424	\$2,578	\$2,706	\$3,365
97+	\$1,882	\$2,235	\$2,466	\$2,620	\$2,753	\$3,420

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$47	\$49	\$53	\$56	\$58	\$75
39	\$47	\$53	\$58	\$62	\$64	\$81
40	\$49	\$58	\$62	\$66	\$71	\$90
41	\$53	\$62	\$68	\$73	\$75	\$96
42	\$58	\$66	\$73	\$77	\$81	\$105
43	\$60	\$71	\$77	\$83	\$86	\$111
44	\$64	\$75	\$81	\$88	\$92	\$120
45	\$68	\$79	\$88	\$92	\$98	\$126
46	\$73	\$83	\$92	\$98	\$103	\$135
47	\$75	\$88	\$96	\$103	\$109	\$141
48	\$77	\$90	\$101	\$107	\$111	\$145
49	\$79	\$92	\$103	\$109	\$116	\$150
50	\$81	\$94	\$105	\$113	\$118	\$154
51	\$83	\$98	\$107	\$116	\$122	\$158
52	\$86	\$101	\$111	\$118	\$124	\$163
53	\$90	\$105	\$118	\$126	\$133	\$171
54	\$94	\$111	\$124	\$133	\$139	\$182
55	\$98	\$118	\$130	\$139	\$148	\$190
56	\$105	\$124	\$137	\$145	\$154	\$199
57	\$109	\$128	\$143	\$154	\$160	\$210
58	\$120	\$141	\$156	\$167	\$178	\$229
59	\$128	\$154	\$171	\$182	\$193	\$248
60	\$139	\$165	\$184	\$197	\$207	\$270
61	\$150	\$178	\$197	\$212	\$222	\$289
62	\$158	\$190	\$212	\$227	\$237	\$308
63	\$173	\$205	\$229	\$246	\$259	\$332
64	\$188	\$222	\$248	\$265	\$278	\$357
65	\$201	\$240	\$265	\$282	\$297	\$381
66	\$216	\$255	\$282	\$302	\$317	\$404
67	\$229	\$272	\$302	\$321	\$338	\$428
68	\$257	\$304	\$336	\$359	\$376	\$479
69	\$282	\$336	\$372	\$398	\$417	\$530
70	\$308	\$368	\$409	\$436	\$458	\$582
71	\$336	\$400	\$445	\$475	\$498	\$631
72	\$361	\$432	\$479	\$513	\$537	\$682
73	\$419	\$503	\$560	\$597	\$627	\$794
74	\$479	\$573	\$640	\$682	\$717	\$905
75	\$539	\$646	\$719	\$768	\$804	\$1,016
76	\$597	\$717	\$798	\$851	\$894	\$1,127
77	\$657	\$787	\$877	\$937	\$982	\$1,236
78	\$723	\$871	\$969	\$1,035	\$1,087	\$1,365
79	\$791	\$952	\$1,061	\$1,134	\$1,189	\$1,491
80	\$858	\$1,035	\$1,155	\$1,232	\$1,292	\$1,617
81	\$926	\$1,117	\$1,247	\$1,330	\$1,395	\$1,745
82	\$995	\$1,200	\$1,339	\$1,429	\$1,499	\$1,872
83	\$1,061	\$1,281	\$1,431	\$1,527	\$1,602	\$1,998
84	\$1,129	\$1,365	\$1,523	\$1,626	\$1,705	\$2,126
85	\$1,204	\$1,455	\$1,621	\$1,733	\$1,816	\$2,261
86	\$1,279	\$1,547	\$1,722	\$1,837	\$1,929	\$2,398
87	\$1,354	\$1,634	\$1,822	\$1,944	\$2,041	\$2,535
88	\$1,412	\$1,701	\$1,891	\$2,017	\$2,116	\$2,627
89	\$1,472	\$1,765	\$1,961	\$2,088	\$2,190	\$2,717
90	\$1,529	\$1,831	\$2,030	\$2,160	\$2,265	\$2,809
91	\$1,587	\$1,895	\$2,098	\$2,231	\$2,342	\$2,901
92	\$1,645	\$1,961	\$2,167	\$2,304	\$2,417	\$2,993
93	\$1,681	\$2,000	\$2,207	\$2,347	\$2,462	\$3,048
94	\$1,716	\$2,038	\$2,248	\$2,387	\$2,505	\$3,104
95	\$1,752	\$2,077	\$2,287	\$2,430	\$2,550	\$3,159
96	\$1,788	\$2,113	\$2,327	\$2,473	\$2,595	\$3,217
97+	\$1,822	\$2,154	\$2,368	\$2,513	\$2,640	\$3,273

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$45	\$45	\$49	\$51	\$53	\$64
39	\$45	\$49	\$53	\$56	\$58	\$73
40	\$47	\$53	\$58	\$60	\$64	\$79
41	\$51	\$58	\$62	\$66	\$68	\$86
42	\$53	\$62	\$66	\$71	\$73	\$92
43	\$58	\$66	\$71	\$75	\$79	\$98
44	\$62	\$71	\$75	\$79	\$83	\$105
45	\$64	\$75	\$79	\$86	\$88	\$111
46	\$68	\$77	\$86	\$90	\$94	\$118
47	\$71	\$81	\$90	\$94	\$98	\$124
48	\$73	\$83	\$92	\$96	\$101	\$128
49	\$75	\$86	\$94	\$101	\$105	\$133
50	\$77	\$88	\$96	\$103	\$107	\$137
51	\$77	\$90	\$98	\$105	\$109	\$139
52	\$79	\$92	\$101	\$107	\$113	\$143
53	\$83	\$98	\$107	\$113	\$120	\$152
54	\$88	\$103	\$113	\$120	\$126	\$160
55	\$92	\$109	\$120	\$126	\$133	\$169
56	\$98	\$113	\$124	\$133	\$139	\$178
57	\$103	\$120	\$130	\$139	\$145	\$186
58	\$111	\$130	\$143	\$152	\$160	\$205
59	\$120	\$141	\$156	\$165	\$173	\$222
60	\$130	\$154	\$169	\$180	\$188	\$240
61	\$139	\$165	\$182	\$193	\$203	\$259
62	\$150	\$175	\$193	\$205	\$216	\$276
63	\$163	\$190	\$210	\$225	\$235	\$299
64	\$175	\$207	\$227	\$242	\$255	\$323
65	\$188	\$222	\$244	\$259	\$272	\$344
66	\$203	\$237	\$261	\$278	\$291	\$368
67	\$216	\$252	\$278	\$295	\$310	\$389
68	\$242	\$282	\$312	\$332	\$347	\$436
69	\$265	\$312	\$344	\$366	\$385	\$483
70	\$291	\$342	\$379	\$402	\$421	\$530
71	\$317	\$374	\$413	\$439	\$460	\$578
72	\$340	\$404	\$445	\$475	\$496	\$625
73	\$398	\$471	\$520	\$554	\$580	\$729
74	\$453	\$539	\$595	\$633	\$663	\$832
75	\$509	\$605	\$670	\$712	\$747	\$937
76	\$567	\$674	\$744	\$791	\$830	\$1,040
77	\$622	\$740	\$819	\$873	\$913	\$1,144
78	\$687	\$819	\$907	\$965	\$1,010	\$1,264
79	\$751	\$896	\$993	\$1,057	\$1,108	\$1,384
80	\$815	\$973	\$1,080	\$1,151	\$1,204	\$1,502
81	\$881	\$1,052	\$1,168	\$1,243	\$1,303	\$1,621
82	\$945	\$1,129	\$1,253	\$1,337	\$1,401	\$1,741
83	\$1,010	\$1,209	\$1,341	\$1,429	\$1,497	\$1,861
84	\$1,074	\$1,286	\$1,429	\$1,521	\$1,596	\$1,981
85	\$1,147	\$1,371	\$1,521	\$1,621	\$1,698	\$2,107
86	\$1,217	\$1,457	\$1,615	\$1,720	\$1,803	\$2,235
87	\$1,288	\$1,542	\$1,709	\$1,820	\$1,908	\$2,361
88	\$1,343	\$1,602	\$1,773	\$1,889	\$1,979	\$2,447
89	\$1,399	\$1,664	\$1,840	\$1,955	\$2,047	\$2,533
90	\$1,455	\$1,726	\$1,904	\$2,021	\$2,118	\$2,616
91	\$1,508	\$1,788	\$1,968	\$2,088	\$2,190	\$2,702
92	\$1,566	\$1,848	\$2,032	\$2,156	\$2,261	\$2,787
93	\$1,598	\$1,887	\$2,071	\$2,195	\$2,302	\$2,841
94	\$1,632	\$1,923	\$2,109	\$2,233	\$2,342	\$2,892
95	\$1,666	\$1,959	\$2,145	\$2,274	\$2,385	\$2,945
96	\$1,701	\$1,994	\$2,182	\$2,314	\$2,426	\$2,997
97+	\$1,733	\$2,030	\$2,220	\$2,353	\$2,468	\$3,048

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$36	\$36	\$39	\$39	\$41	\$49
39	\$36	\$39	\$41	\$43	\$45	\$56
40	\$39	\$43	\$45	\$47	\$49	\$60
41	\$41	\$45	\$49	\$51	\$51	\$64
42	\$43	\$49	\$51	\$53	\$56	\$71
43	\$47	\$51	\$56	\$58	\$60	\$75
44	\$49	\$53	\$58	\$62	\$64	\$79
45	\$51	\$58	\$62	\$64	\$68	\$86
46	\$53	\$60	\$64	\$68	\$71	\$90
47	\$56	\$64	\$68	\$73	\$75	\$94
48	\$58	\$64	\$71	\$75	\$77	\$98
49	\$58	\$66	\$73	\$77	\$79	\$101
50	\$60	\$68	\$75	\$79	\$81	\$105
51	\$62	\$71	\$75	\$81	\$83	\$107
52	\$62	\$71	\$77	\$81	\$86	\$111
53	\$66	\$75	\$81	\$88	\$92	\$118
54	\$68	\$79	\$88	\$92	\$96	\$124
55	\$73	\$83	\$92	\$96	\$103	\$133
56	\$77	\$88	\$96	\$103	\$107	\$139
57	\$79	\$92	\$101	\$107	\$113	\$145
58	\$88	\$101	\$111	\$118	\$124	\$160
59	\$94	\$109	\$122	\$128	\$137	\$175
60	\$103	\$120	\$130	\$141	\$148	\$190
61	\$109	\$128	\$141	\$152	\$160	\$205
62	\$118	\$137	\$152	\$163	\$171	\$222
63	\$128	\$152	\$167	\$178	\$188	\$242
64	\$139	\$165	\$182	\$195	\$203	\$261
65	\$152	\$178	\$197	\$210	\$220	\$280
66	\$163	\$193	\$212	\$225	\$235	\$302
67	\$175	\$205	\$227	\$240	\$252	\$321
68	\$197	\$231	\$255	\$272	\$284	\$361
69	\$216	\$257	\$282	\$302	\$317	\$402
70	\$237	\$280	\$310	\$332	\$349	\$443
71	\$259	\$306	\$340	\$364	\$381	\$483
72	\$278	\$332	\$368	\$394	\$413	\$524
73	\$327	\$389	\$432	\$462	\$486	\$614
74	\$374	\$447	\$496	\$530	\$558	\$704
75	\$424	\$505	\$563	\$601	\$629	\$796
76	\$471	\$563	\$627	\$670	\$702	\$886
77	\$518	\$620	\$691	\$738	\$774	\$975
78	\$573	\$689	\$768	\$819	\$860	\$1,082
79	\$629	\$757	\$843	\$903	\$945	\$1,187
80	\$684	\$826	\$920	\$984	\$1,033	\$1,294
81	\$740	\$894	\$997	\$1,065	\$1,119	\$1,399
82	\$796	\$960	\$1,072	\$1,147	\$1,204	\$1,506
83	\$851	\$1,029	\$1,149	\$1,228	\$1,290	\$1,611
84	\$907	\$1,097	\$1,226	\$1,311	\$1,375	\$1,718
85	\$967	\$1,170	\$1,305	\$1,397	\$1,465	\$1,827
86	\$1,027	\$1,243	\$1,386	\$1,482	\$1,557	\$1,938
87	\$1,089	\$1,316	\$1,467	\$1,568	\$1,647	\$2,047
88	\$1,134	\$1,369	\$1,523	\$1,626	\$1,707	\$2,122
89	\$1,183	\$1,420	\$1,579	\$1,683	\$1,767	\$2,195
90	\$1,228	\$1,474	\$1,634	\$1,741	\$1,829	\$2,270
91	\$1,275	\$1,525	\$1,688	\$1,799	\$1,889	\$2,342
92	\$1,322	\$1,579	\$1,743	\$1,857	\$1,951	\$2,417
93	\$1,350	\$1,609	\$1,778	\$1,891	\$1,987	\$2,464
94	\$1,378	\$1,641	\$1,810	\$1,923	\$2,021	\$2,507
95	\$1,407	\$1,671	\$1,842	\$1,959	\$2,058	\$2,554
96	\$1,435	\$1,701	\$1,874	\$1,994	\$2,094	\$2,599
97+	\$1,463	\$1,733	\$1,906	\$2,026	\$2,130	\$2,644

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$53	\$60	\$64	\$66	\$71	\$92	* Joint applicants receive 15% discount.
39	\$53	\$64	\$68	\$75	\$79	\$101	
40	\$60	\$68	\$77	\$81	\$83	\$111	
41	\$64	\$75	\$81	\$86	\$92	\$120	
42	\$68	\$79	\$88	\$94	\$98	\$130	
43	\$75	\$83	\$94	\$101	\$105	\$137	
44	\$77	\$92	\$98	\$105	\$113	\$148	
45	\$81	\$96	\$105	\$113	\$118	\$158	
46	\$86	\$101	\$111	\$120	\$126	\$167	
47	\$92	\$105	\$118	\$126	\$133	\$175	
48	\$94	\$109	\$120	\$130	\$137	\$180	
49	\$94	\$111	\$126	\$133	\$141	\$186	
50	\$96	\$116	\$128	\$137	\$145	\$193	
51	\$98	\$118	\$130	\$141	\$148	\$197	
52	\$101	\$120	\$135	\$145	\$152	\$201	
53	\$109	\$128	\$143	\$152	\$163	\$212	
54	\$113	\$135	\$150	\$163	\$169	\$225	
55	\$118	\$143	\$158	\$169	\$180	\$235	
56	\$126	\$148	\$165	\$180	\$190	\$246	
57	\$130	\$154	\$175	\$186	\$197	\$259	
58	\$143	\$169	\$190	\$203	\$216	\$282	
59	\$154	\$184	\$207	\$222	\$233	\$306	
60	\$167	\$199	\$225	\$242	\$252	\$329	
61	\$180	\$214	\$242	\$259	\$274	\$355	
62	\$193	\$229	\$257	\$276	\$291	\$379	
63	\$207	\$248	\$278	\$297	\$314	\$409	
64	\$225	\$267	\$299	\$323	\$338	\$436	
65	\$242	\$289	\$321	\$344	\$361	\$464	
66	\$259	\$308	\$342	\$366	\$387	\$494	
67	\$276	\$327	\$364	\$389	\$409	\$524	
68	\$306	\$366	\$406	\$436	\$458	\$584	
69	\$338	\$404	\$449	\$481	\$505	\$644	
70	\$370	\$443	\$492	\$526	\$554	\$706	
71	\$398	\$479	\$537	\$573	\$603	\$768	
72	\$430	\$520	\$578	\$620	\$650	\$830	
73	\$503	\$603	\$674	\$721	\$757	\$963	
74	\$571	\$689	\$770	\$821	\$864	\$1,095	
75	\$640	\$772	\$864	\$924	\$969	\$1,228	
76	\$710	\$858	\$960	\$1,027	\$1,078	\$1,360	
77	\$781	\$941	\$1,055	\$1,127	\$1,183	\$1,493	
78	\$862	\$1,040	\$1,164	\$1,245	\$1,307	\$1,645	
79	\$939	\$1,138	\$1,275	\$1,363	\$1,429	\$1,799	
80	\$1,020	\$1,236	\$1,384	\$1,480	\$1,553	\$1,949	
81	\$1,099	\$1,335	\$1,493	\$1,596	\$1,675	\$2,101	
82	\$1,181	\$1,431	\$1,604	\$1,716	\$1,801	\$2,252	
83	\$1,260	\$1,529	\$1,716	\$1,833	\$1,923	\$2,404	
84	\$1,341	\$1,628	\$1,822	\$1,949	\$2,047	\$2,556	
85	\$1,431	\$1,737	\$1,944	\$2,077	\$2,180	\$2,721	
86	\$1,519	\$1,846	\$2,064	\$2,203	\$2,314	\$2,883	
87	\$1,609	\$1,953	\$2,182	\$2,329	\$2,447	\$3,048	
88	\$1,677	\$2,030	\$2,265	\$2,417	\$2,539	\$3,155	
89	\$1,748	\$2,109	\$2,349	\$2,505	\$2,627	\$3,266	
90	\$1,816	\$2,186	\$2,430	\$2,590	\$2,719	\$3,378	
91	\$1,884	\$2,263	\$2,511	\$2,676	\$2,809	\$3,489	
92	\$1,955	\$2,342	\$2,595	\$2,759	\$2,901	\$3,596	
93	\$1,996	\$2,389	\$2,644	\$2,811	\$2,954	\$3,666	
94	\$2,036	\$2,436	\$2,693	\$2,860	\$3,005	\$3,733	
95	\$2,081	\$2,479	\$2,738	\$2,913	\$3,057	\$3,801	
96	\$2,122	\$2,524	\$2,787	\$2,965	\$3,112	\$3,870	
97+	\$2,165	\$2,571	\$2,836	\$3,014	\$3,166	\$3,934	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$53	\$56	\$62	\$64	\$66	\$86	* Joint applicants receive 15% discount.
39	\$53	\$62	\$66	\$71	\$75	\$94	
40	\$56	\$66	\$71	\$77	\$81	\$103	
41	\$62	\$71	\$79	\$83	\$86	\$111	
42	\$66	\$77	\$83	\$88	\$94	\$120	
43	\$68	\$81	\$88	\$96	\$98	\$128	
44	\$75	\$86	\$94	\$101	\$105	\$137	
45	\$79	\$92	\$101	\$105	\$113	\$145	
46	\$83	\$96	\$105	\$113	\$118	\$154	
47	\$86	\$101	\$111	\$118	\$126	\$163	
48	\$88	\$103	\$116	\$124	\$128	\$167	
49	\$92	\$105	\$118	\$126	\$133	\$173	
50	\$94	\$109	\$120	\$130	\$135	\$178	
51	\$96	\$113	\$124	\$133	\$141	\$182	
52	\$98	\$116	\$128	\$135	\$143	\$186	
53	\$103	\$120	\$135	\$145	\$152	\$197	
54	\$109	\$128	\$143	\$152	\$160	\$210	
55	\$113	\$135	\$150	\$160	\$169	\$218	
56	\$120	\$143	\$158	\$167	\$178	\$229	
57	\$126	\$148	\$165	\$178	\$184	\$242	
58	\$137	\$163	\$180	\$193	\$203	\$263	
59	\$148	\$178	\$197	\$210	\$222	\$284	
60	\$160	\$190	\$212	\$227	\$240	\$310	
61	\$173	\$203	\$227	\$244	\$257	\$332	
62	\$182	\$218	\$244	\$261	\$274	\$355	
63	\$199	\$235	\$263	\$282	\$297	\$381	
64	\$216	\$257	\$284	\$306	\$321	\$411	
65	\$231	\$276	\$306	\$325	\$342	\$439	
66	\$248	\$293	\$325	\$347	\$364	\$464	
67	\$263	\$312	\$347	\$370	\$389	\$492	
68	\$295	\$349	\$387	\$413	\$432	\$552	
69	\$325	\$387	\$428	\$458	\$479	\$610	
70	\$355	\$424	\$471	\$503	\$526	\$670	
71	\$387	\$460	\$511	\$545	\$573	\$725	
72	\$415	\$496	\$552	\$590	\$618	\$785	
73	\$481	\$578	\$644	\$687	\$721	\$913	
74	\$552	\$659	\$736	\$785	\$824	\$1,040	
75	\$620	\$742	\$826	\$883	\$924	\$1,168	
76	\$687	\$824	\$918	\$980	\$1,029	\$1,296	
77	\$755	\$905	\$1,010	\$1,078	\$1,129	\$1,422	
78	\$832	\$1,001	\$1,114	\$1,191	\$1,249	\$1,570	
79	\$911	\$1,095	\$1,219	\$1,305	\$1,367	\$1,716	
80	\$986	\$1,191	\$1,328	\$1,416	\$1,487	\$1,859	
81	\$1,065	\$1,283	\$1,433	\$1,529	\$1,604	\$2,006	
82	\$1,144	\$1,380	\$1,540	\$1,643	\$1,724	\$2,152	
83	\$1,219	\$1,474	\$1,645	\$1,756	\$1,842	\$2,297	
84	\$1,298	\$1,570	\$1,752	\$1,870	\$1,961	\$2,445	
85	\$1,384	\$1,673	\$1,865	\$1,994	\$2,088	\$2,601	
86	\$1,472	\$1,778	\$1,981	\$2,113	\$2,218	\$2,757	
87	\$1,557	\$1,880	\$2,096	\$2,235	\$2,347	\$2,915	
88	\$1,624	\$1,955	\$2,175	\$2,319	\$2,432	\$3,020	
89	\$1,692	\$2,030	\$2,257	\$2,400	\$2,520	\$3,125	
90	\$1,758	\$2,105	\$2,334	\$2,486	\$2,605	\$3,230	
91	\$1,825	\$2,180	\$2,413	\$2,565	\$2,693	\$3,335	
92	\$1,891	\$2,257	\$2,492	\$2,650	\$2,781	\$3,442	
93	\$1,934	\$2,299	\$2,539	\$2,699	\$2,832	\$3,506	
94	\$1,972	\$2,344	\$2,586	\$2,744	\$2,881	\$3,570	
95	\$2,015	\$2,389	\$2,629	\$2,794	\$2,933	\$3,634	
96	\$2,056	\$2,430	\$2,676	\$2,843	\$2,984	\$3,701	
97+	\$2,096	\$2,477	\$2,723	\$2,890	\$3,035	\$3,765	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$51	\$51	\$56	\$60	\$62	\$75	* Joint applicants receive 15% discount.
39	\$51	\$56	\$62	\$64	\$66	\$83	
40	\$53	\$62	\$66	\$68	\$75	\$92	
41	\$60	\$66	\$71	\$77	\$79	\$98	
42	\$62	\$71	\$77	\$81	\$83	\$105	
43	\$66	\$77	\$81	\$86	\$92	\$113	
44	\$71	\$81	\$86	\$92	\$96	\$120	
45	\$75	\$86	\$92	\$98	\$101	\$128	
46	\$79	\$88	\$98	\$103	\$109	\$135	
47	\$81	\$94	\$103	\$109	\$113	\$143	
48	\$83	\$96	\$105	\$111	\$116	\$148	
49	\$86	\$98	\$109	\$116	\$120	\$152	
50	\$88	\$101	\$111	\$118	\$124	\$158	
51	\$88	\$103	\$113	\$120	\$126	\$160	
52	\$92	\$105	\$116	\$124	\$130	\$165	
53	\$96	\$113	\$124	\$130	\$137	\$175	
54	\$101	\$118	\$130	\$137	\$145	\$184	
55	\$105	\$126	\$137	\$145	\$152	\$195	
56	\$113	\$130	\$143	\$152	\$160	\$203	
57	\$118	\$137	\$150	\$160	\$167	\$214	
58	\$128	\$150	\$165	\$175	\$184	\$235	
59	\$137	\$163	\$180	\$190	\$199	\$257	
60	\$150	\$178	\$195	\$207	\$216	\$276	
61	\$160	\$190	\$210	\$222	\$233	\$297	
62	\$173	\$201	\$222	\$235	\$248	\$317	
63	\$186	\$218	\$242	\$259	\$272	\$344	
64	\$201	\$240	\$261	\$278	\$293	\$372	
65	\$216	\$257	\$280	\$297	\$312	\$396	
66	\$233	\$274	\$299	\$321	\$334	\$424	
67	\$248	\$291	\$321	\$340	\$357	\$447	
68	\$278	\$325	\$359	\$381	\$398	\$503	
69	\$306	\$359	\$396	\$421	\$443	\$556	
70	\$334	\$394	\$436	\$462	\$486	\$610	
71	\$364	\$430	\$475	\$505	\$528	\$665	
72	\$391	\$464	\$511	\$545	\$571	\$719	
73	\$458	\$541	\$597	\$637	\$667	\$838	
74	\$522	\$620	\$684	\$727	\$764	\$956	
75	\$586	\$695	\$770	\$819	\$858	\$1,078	
76	\$652	\$774	\$856	\$911	\$954	\$1,196	
77	\$717	\$851	\$941	\$1,003	\$1,050	\$1,316	
78	\$789	\$941	\$1,044	\$1,110	\$1,161	\$1,455	
79	\$864	\$1,031	\$1,142	\$1,215	\$1,275	\$1,591	
80	\$937	\$1,119	\$1,243	\$1,324	\$1,384	\$1,726	
81	\$1,014	\$1,211	\$1,343	\$1,429	\$1,497	\$1,865	
82	\$1,087	\$1,298	\$1,442	\$1,538	\$1,611	\$2,002	
83	\$1,161	\$1,390	\$1,542	\$1,643	\$1,722	\$2,141	
84	\$1,234	\$1,478	\$1,643	\$1,750	\$1,835	\$2,278	
85	\$1,318	\$1,576	\$1,750	\$1,865	\$1,953	\$2,424	
86	\$1,399	\$1,675	\$1,857	\$1,979	\$2,073	\$2,571	
87	\$1,480	\$1,773	\$1,966	\$2,094	\$2,195	\$2,717	
88	\$1,544	\$1,842	\$2,038	\$2,171	\$2,276	\$2,815	
89	\$1,609	\$1,914	\$2,116	\$2,248	\$2,355	\$2,913	
90	\$1,673	\$1,985	\$2,190	\$2,325	\$2,436	\$3,007	
91	\$1,735	\$2,056	\$2,263	\$2,400	\$2,520	\$3,106	
92	\$1,801	\$2,126	\$2,338	\$2,479	\$2,601	\$3,204	
93	\$1,837	\$2,169	\$2,381	\$2,524	\$2,646	\$3,266	
94	\$1,876	\$2,212	\$2,426	\$2,569	\$2,693	\$3,326	
95	\$1,917	\$2,252	\$2,466	\$2,614	\$2,742	\$3,388	
96	\$1,955	\$2,293	\$2,509	\$2,661	\$2,789	\$3,446	
97+	\$1,994	\$2,334	\$2,554	\$2,706	\$2,838	\$3,506	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$43	\$43	\$45	\$45	\$47	\$56
39	\$43	\$45	\$47	\$49	\$51	\$64
40	\$45	\$49	\$51	\$53	\$56	\$68
41	\$47	\$51	\$56	\$60	\$60	\$75
42	\$49	\$56	\$60	\$62	\$64	\$81
43	\$53	\$60	\$64	\$66	\$68	\$86
44	\$56	\$62	\$66	\$71	\$75	\$92
45	\$60	\$66	\$71	\$75	\$79	\$98
46	\$62	\$68	\$75	\$79	\$81	\$103
47	\$64	\$75	\$79	\$83	\$86	\$109
48	\$66	\$75	\$81	\$86	\$88	\$113
49	\$66	\$77	\$83	\$88	\$92	\$116
50	\$68	\$79	\$86	\$92	\$94	\$120
51	\$71	\$81	\$86	\$94	\$96	\$124
52	\$71	\$81	\$88	\$94	\$98	\$128
53	\$77	\$86	\$94	\$101	\$105	\$135
54	\$79	\$92	\$101	\$105	\$111	\$143
55	\$83	\$96	\$105	\$111	\$118	\$152
56	\$88	\$101	\$111	\$118	\$124	\$160
57	\$92	\$105	\$116	\$124	\$130	\$167
58	\$101	\$116	\$128	\$135	\$143	\$184
59	\$109	\$126	\$141	\$148	\$158	\$201
60	\$118	\$137	\$150	\$163	\$169	\$218
61	\$126	\$148	\$163	\$175	\$184	\$235
62	\$135	\$158	\$175	\$186	\$197	\$257
63	\$148	\$175	\$193	\$203	\$216	\$278
64	\$160	\$190	\$210	\$225	\$233	\$299
65	\$175	\$203	\$227	\$242	\$252	\$323
66	\$186	\$222	\$244	\$259	\$272	\$347
67	\$201	\$235	\$261	\$276	\$291	\$370
68	\$227	\$265	\$293	\$312	\$327	\$415
69	\$248	\$295	\$325	\$347	\$364	\$462
70	\$274	\$323	\$357	\$381	\$400	\$509
71	\$297	\$351	\$391	\$419	\$439	\$556
72	\$321	\$381	\$424	\$453	\$475	\$603
73	\$376	\$447	\$496	\$530	\$558	\$706
74	\$430	\$513	\$571	\$610	\$642	\$809
75	\$488	\$580	\$646	\$691	\$723	\$916
76	\$541	\$646	\$721	\$770	\$806	\$1,018
77	\$595	\$714	\$794	\$849	\$890	\$1,121
78	\$659	\$791	\$883	\$941	\$988	\$1,245
79	\$723	\$871	\$969	\$1,037	\$1,087	\$1,365
80	\$787	\$950	\$1,059	\$1,132	\$1,187	\$1,489
81	\$851	\$1,029	\$1,147	\$1,226	\$1,286	\$1,609
82	\$916	\$1,104	\$1,232	\$1,318	\$1,384	\$1,733
83	\$980	\$1,183	\$1,322	\$1,412	\$1,482	\$1,852
84	\$1,044	\$1,262	\$1,410	\$1,508	\$1,581	\$1,974
85	\$1,112	\$1,345	\$1,502	\$1,606	\$1,686	\$2,101
86	\$1,181	\$1,429	\$1,594	\$1,705	\$1,790	\$2,229
87	\$1,251	\$1,512	\$1,688	\$1,803	\$1,895	\$2,355
88	\$1,305	\$1,574	\$1,752	\$1,870	\$1,964	\$2,441
89	\$1,360	\$1,634	\$1,816	\$1,936	\$2,032	\$2,524
90	\$1,412	\$1,694	\$1,880	\$2,002	\$2,103	\$2,610
91	\$1,465	\$1,754	\$1,940	\$2,068	\$2,171	\$2,693
92	\$1,521	\$1,816	\$2,004	\$2,135	\$2,244	\$2,781
93	\$1,553	\$1,850	\$2,045	\$2,175	\$2,284	\$2,834
94	\$1,585	\$1,887	\$2,081	\$2,212	\$2,325	\$2,883
95	\$1,619	\$1,921	\$2,118	\$2,252	\$2,366	\$2,937
96	\$1,651	\$1,955	\$2,154	\$2,293	\$2,409	\$2,988
97+	\$1,683	\$1,994	\$2,193	\$2,329	\$2,449	\$3,040

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$66	\$75	\$81	\$83	\$88	\$116	* Joint applicants receive 15% discount.
39	\$66	\$81	\$86	\$94	\$98	\$126	
40	\$75	\$86	\$96	\$103	\$105	\$139	
41	\$81	\$94	\$103	\$107	\$116	\$150	
42	\$86	\$98	\$109	\$118	\$124	\$163	
43	\$94	\$105	\$118	\$126	\$130	\$171	
44	\$96	\$116	\$124	\$130	\$141	\$184	
45	\$103	\$120	\$130	\$141	\$148	\$199	
46	\$107	\$126	\$139	\$150	\$158	\$210	
47	\$116	\$130	\$148	\$158	\$167	\$220	
48	\$118	\$137	\$150	\$163	\$171	\$225	
49	\$118	\$139	\$158	\$167	\$178	\$233	
50	\$120	\$145	\$160	\$171	\$182	\$242	
51	\$124	\$148	\$163	\$178	\$184	\$246	
52	\$126	\$150	\$169	\$182	\$190	\$252	
53	\$137	\$160	\$180	\$190	\$203	\$265	
54	\$141	\$169	\$188	\$203	\$212	\$280	
55	\$148	\$180	\$199	\$212	\$225	\$295	
56	\$158	\$184	\$205	\$225	\$237	\$308	
57	\$163	\$193	\$220	\$233	\$246	\$323	
58	\$180	\$212	\$237	\$255	\$270	\$353	
59	\$193	\$231	\$259	\$278	\$291	\$383	
60	\$210	\$248	\$280	\$302	\$317	\$413	
61	\$225	\$267	\$302	\$323	\$342	\$445	
62	\$242	\$287	\$321	\$344	\$364	\$473	
63	\$259	\$310	\$349	\$372	\$394	\$511	
64	\$280	\$334	\$374	\$404	\$424	\$545	
65	\$302	\$361	\$402	\$430	\$451	\$580	
66	\$323	\$385	\$428	\$458	\$483	\$618	
67	\$344	\$409	\$456	\$488	\$511	\$655	
68	\$383	\$458	\$509	\$545	\$573	\$729	
69	\$424	\$505	\$563	\$601	\$631	\$804	
70	\$462	\$554	\$616	\$659	\$693	\$883	
71	\$498	\$599	\$672	\$717	\$755	\$960	
72	\$537	\$650	\$723	\$776	\$813	\$1,037	
73	\$629	\$755	\$843	\$901	\$948	\$1,204	
74	\$714	\$862	\$963	\$1,027	\$1,080	\$1,369	
75	\$800	\$965	\$1,080	\$1,155	\$1,211	\$1,536	
76	\$888	\$1,072	\$1,200	\$1,283	\$1,348	\$1,701	
77	\$975	\$1,176	\$1,318	\$1,410	\$1,478	\$1,867	
78	\$1,078	\$1,301	\$1,455	\$1,557	\$1,634	\$2,056	
79	\$1,174	\$1,422	\$1,594	\$1,703	\$1,786	\$2,248	
80	\$1,275	\$1,547	\$1,730	\$1,850	\$1,942	\$2,436	
81	\$1,375	\$1,668	\$1,867	\$1,996	\$2,094	\$2,627	
82	\$1,476	\$1,788	\$2,006	\$2,145	\$2,252	\$2,815	
83	\$1,574	\$1,912	\$2,145	\$2,291	\$2,404	\$3,005	
84	\$1,677	\$2,034	\$2,278	\$2,436	\$2,558	\$3,196	
85	\$1,788	\$2,171	\$2,430	\$2,597	\$2,725	\$3,401	
86	\$1,899	\$2,308	\$2,580	\$2,755	\$2,894	\$3,604	
87	\$2,011	\$2,441	\$2,727	\$2,911	\$3,059	\$3,810	
88	\$2,096	\$2,537	\$2,832	\$3,022	\$3,174	\$3,944	
89	\$2,184	\$2,637	\$2,937	\$3,132	\$3,283	\$4,083	
90	\$2,270	\$2,734	\$3,037	\$3,238	\$3,399	\$4,222	
91	\$2,355	\$2,830	\$3,140	\$3,345	\$3,510	\$4,361	
92	\$2,445	\$2,928	\$3,243	\$3,450	\$3,626	\$4,494	
93	\$2,494	\$2,986	\$3,305	\$3,514	\$3,692	\$4,584	
94	\$2,545	\$3,046	\$3,367	\$3,574	\$3,756	\$4,665	
95	\$2,601	\$3,099	\$3,422	\$3,643	\$3,820	\$4,751	
96	\$2,652	\$3,155	\$3,484	\$3,707	\$3,891	\$4,836	
97+	\$2,706	\$3,215	\$3,547	\$3,767	\$3,957	\$4,918	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$66	\$71	\$77	\$81	\$83	\$107
39	\$66	\$77	\$83	\$88	\$94	\$118
40	\$71	\$83	\$88	\$96	\$103	\$128
41	\$77	\$88	\$98	\$105	\$107	\$139
42	\$83	\$96	\$105	\$109	\$118	\$150
43	\$86	\$103	\$109	\$120	\$124	\$160
44	\$94	\$107	\$118	\$126	\$130	\$171
45	\$98	\$116	\$126	\$130	\$141	\$182
46	\$105	\$120	\$130	\$141	\$148	\$193
47	\$107	\$126	\$139	\$148	\$158	\$203
48	\$109	\$128	\$145	\$156	\$160	\$210
49	\$116	\$130	\$148	\$158	\$167	\$216
50	\$118	\$137	\$150	\$163	\$169	\$222
51	\$120	\$141	\$156	\$167	\$178	\$227
52	\$124	\$145	\$160	\$169	\$180	\$233
53	\$128	\$150	\$169	\$182	\$190	\$246
54	\$137	\$160	\$180	\$190	\$201	\$263
55	\$141	\$169	\$188	\$201	\$212	\$274
56	\$150	\$180	\$199	\$210	\$222	\$287
57	\$158	\$184	\$205	\$222	\$231	\$302
58	\$171	\$203	\$225	\$242	\$255	\$329
59	\$184	\$222	\$246	\$263	\$278	\$355
60	\$201	\$237	\$265	\$284	\$299	\$387
61	\$216	\$255	\$284	\$306	\$321	\$415
62	\$227	\$274	\$306	\$327	\$342	\$445
63	\$248	\$295	\$329	\$353	\$372	\$477
64	\$270	\$321	\$355	\$383	\$402	\$513
65	\$289	\$344	\$383	\$406	\$428	\$548
66	\$310	\$366	\$406	\$434	\$456	\$580
67	\$329	\$391	\$434	\$462	\$488	\$616
68	\$370	\$436	\$483	\$516	\$541	\$691
69	\$406	\$483	\$535	\$573	\$599	\$761
70	\$445	\$530	\$588	\$629	\$659	\$836
71	\$483	\$575	\$640	\$682	\$717	\$907
72	\$520	\$620	\$691	\$738	\$772	\$982
73	\$601	\$723	\$804	\$858	\$901	\$1,142
74	\$691	\$824	\$920	\$982	\$1,029	\$1,301
75	\$776	\$928	\$1,033	\$1,104	\$1,155	\$1,461
76	\$858	\$1,029	\$1,147	\$1,226	\$1,286	\$1,621
77	\$943	\$1,132	\$1,262	\$1,348	\$1,412	\$1,778
78	\$1,040	\$1,251	\$1,393	\$1,489	\$1,561	\$1,964
79	\$1,140	\$1,369	\$1,525	\$1,632	\$1,709	\$2,145
80	\$1,232	\$1,489	\$1,660	\$1,771	\$1,859	\$2,323
81	\$1,333	\$1,604	\$1,793	\$1,912	\$2,006	\$2,509
82	\$1,431	\$1,724	\$1,925	\$2,053	\$2,156	\$2,691
83	\$1,525	\$1,842	\$2,056	\$2,195	\$2,302	\$2,873
84	\$1,624	\$1,964	\$2,190	\$2,338	\$2,451	\$3,057
85	\$1,730	\$2,092	\$2,332	\$2,492	\$2,610	\$3,251
86	\$1,840	\$2,222	\$2,477	\$2,642	\$2,772	\$3,446
87	\$1,947	\$2,351	\$2,620	\$2,794	\$2,933	\$3,645
88	\$2,030	\$2,445	\$2,719	\$2,898	\$3,040	\$3,775
89	\$2,116	\$2,537	\$2,821	\$3,001	\$3,151	\$3,906
90	\$2,199	\$2,631	\$2,918	\$3,108	\$3,258	\$4,038
91	\$2,280	\$2,725	\$3,016	\$3,206	\$3,367	\$4,169
92	\$2,364	\$2,821	\$3,114	\$3,313	\$3,476	\$4,302
93	\$2,417	\$2,875	\$3,174	\$3,375	\$3,540	\$4,383
94	\$2,466	\$2,930	\$3,232	\$3,431	\$3,602	\$4,462
95	\$2,520	\$2,986	\$3,286	\$3,493	\$3,666	\$4,543
96	\$2,569	\$3,037	\$3,345	\$3,553	\$3,730	\$4,627
97+	\$2,620	\$3,097	\$3,403	\$3,613	\$3,795	\$4,706

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$64	\$64	\$71	\$75	\$77	\$94
39	\$64	\$71	\$77	\$81	\$83	\$105
40	\$66	\$77	\$83	\$86	\$94	\$116
41	\$75	\$83	\$88	\$96	\$98	\$124
42	\$77	\$88	\$96	\$103	\$105	\$130
43	\$83	\$96	\$103	\$107	\$116	\$141
44	\$88	\$103	\$107	\$116	\$120	\$150
45	\$94	\$107	\$116	\$124	\$126	\$160
46	\$98	\$109	\$124	\$128	\$137	\$169
47	\$103	\$118	\$128	\$137	\$141	\$180
48	\$105	\$120	\$130	\$139	\$145	\$184
49	\$107	\$124	\$137	\$145	\$150	\$190
50	\$109	\$126	\$139	\$148	\$156	\$199
51	\$109	\$128	\$141	\$150	\$158	\$201
52	\$116	\$130	\$145	\$156	\$163	\$205
53	\$120	\$141	\$156	\$163	\$171	\$220
54	\$126	\$148	\$163	\$171	\$182	\$231
55	\$130	\$158	\$171	\$182	\$190	\$244
56	\$141	\$163	\$180	\$190	\$201	\$255
57	\$148	\$171	\$188	\$201	\$210	\$267
58	\$160	\$188	\$205	\$220	\$231	\$295
59	\$171	\$203	\$225	\$237	\$248	\$321
60	\$188	\$222	\$244	\$259	\$270	\$344
61	\$201	\$237	\$263	\$278	\$291	\$372
62	\$216	\$252	\$278	\$295	\$310	\$396
63	\$233	\$274	\$302	\$323	\$340	\$430
64	\$252	\$299	\$327	\$349	\$366	\$466
65	\$270	\$321	\$351	\$372	\$391	\$494
66	\$291	\$342	\$374	\$402	\$417	\$530
67	\$310	\$364	\$402	\$426	\$447	\$558
68	\$349	\$406	\$449	\$477	\$498	\$629
69	\$383	\$449	\$494	\$526	\$554	\$695
70	\$417	\$492	\$545	\$578	\$607	\$761
71	\$456	\$537	\$595	\$631	\$661	\$832
72	\$490	\$580	\$640	\$682	\$714	\$898
73	\$573	\$676	\$747	\$798	\$834	\$1,048
74	\$652	\$776	\$856	\$909	\$954	\$1,196
75	\$734	\$868	\$963	\$1,025	\$1,072	\$1,348
76	\$815	\$969	\$1,070	\$1,140	\$1,194	\$1,495
77	\$896	\$1,065	\$1,176	\$1,253	\$1,313	\$1,645
78	\$986	\$1,176	\$1,305	\$1,388	\$1,452	\$1,818
79	\$1,080	\$1,290	\$1,429	\$1,519	\$1,594	\$1,989
80	\$1,172	\$1,399	\$1,553	\$1,656	\$1,730	\$2,158
81	\$1,268	\$1,514	\$1,679	\$1,786	\$1,872	\$2,332
82	\$1,358	\$1,624	\$1,803	\$1,923	\$2,013	\$2,503
83	\$1,452	\$1,739	\$1,927	\$2,053	\$2,152	\$2,676
84	\$1,542	\$1,848	\$2,053	\$2,188	\$2,295	\$2,847
85	\$1,647	\$1,970	\$2,188	\$2,332	\$2,441	\$3,029
86	\$1,750	\$2,094	\$2,321	\$2,473	\$2,590	\$3,215
87	\$1,850	\$2,216	\$2,458	\$2,618	\$2,744	\$3,397
88	\$1,932	\$2,302	\$2,548	\$2,714	\$2,845	\$3,519
89	\$2,011	\$2,394	\$2,644	\$2,811	\$2,943	\$3,643
90	\$2,092	\$2,481	\$2,738	\$2,907	\$3,046	\$3,760
91	\$2,169	\$2,569	\$2,830	\$3,001	\$3,151	\$3,882
92	\$2,252	\$2,659	\$2,922	\$3,099	\$3,251	\$4,006
93	\$2,297	\$2,712	\$2,975	\$3,155	\$3,307	\$4,083
94	\$2,344	\$2,766	\$3,033	\$3,211	\$3,367	\$4,158
95	\$2,396	\$2,815	\$3,082	\$3,268	\$3,429	\$4,235
96	\$2,445	\$2,866	\$3,136	\$3,326	\$3,487	\$4,308
97+	\$2,492	\$2,918	\$3,194	\$3,382	\$3,549	\$4,383

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$53	\$53	\$56	\$56	\$60	\$71
39	\$53	\$56	\$60	\$62	\$64	\$81
40	\$56	\$62	\$64	\$66	\$71	\$86
41	\$60	\$64	\$71	\$75	\$75	\$94
42	\$62	\$71	\$75	\$77	\$81	\$103
43	\$66	\$75	\$81	\$83	\$86	\$107
44	\$71	\$77	\$83	\$88	\$94	\$116
45	\$75	\$83	\$88	\$94	\$98	\$124
46	\$77	\$86	\$94	\$98	\$103	\$128
47	\$81	\$94	\$98	\$105	\$107	\$137
48	\$83	\$94	\$103	\$107	\$109	\$141
49	\$83	\$96	\$105	\$109	\$116	\$145
50	\$86	\$98	\$107	\$116	\$118	\$150
51	\$88	\$103	\$107	\$118	\$120	\$156
52	\$88	\$103	\$109	\$118	\$124	\$160
53	\$96	\$107	\$118	\$126	\$130	\$169
54	\$98	\$116	\$126	\$130	\$139	\$180
55	\$105	\$120	\$130	\$139	\$148	\$190
56	\$109	\$126	\$139	\$148	\$156	\$201
57	\$116	\$130	\$145	\$156	\$163	\$210
58	\$126	\$145	\$160	\$169	\$180	\$231
59	\$137	\$158	\$178	\$184	\$199	\$252
60	\$148	\$171	\$188	\$203	\$212	\$274
61	\$158	\$184	\$203	\$220	\$231	\$295
62	\$169	\$199	\$220	\$233	\$246	\$321
63	\$184	\$220	\$242	\$255	\$270	\$349
64	\$201	\$237	\$263	\$280	\$291	\$374
65	\$220	\$255	\$284	\$302	\$317	\$404
66	\$233	\$278	\$306	\$323	\$340	\$434
67	\$252	\$295	\$327	\$344	\$364	\$462
68	\$284	\$332	\$366	\$391	\$409	\$520
69	\$310	\$370	\$406	\$434	\$456	\$578
70	\$342	\$404	\$447	\$477	\$501	\$637
71	\$372	\$439	\$490	\$524	\$548	\$695
72	\$402	\$477	\$530	\$567	\$595	\$755
73	\$471	\$558	\$620	\$663	\$697	\$883
74	\$537	\$642	\$714	\$761	\$802	\$1,012
75	\$610	\$725	\$809	\$864	\$905	\$1,144
76	\$676	\$809	\$901	\$963	\$1,007	\$1,273
77	\$744	\$894	\$993	\$1,061	\$1,112	\$1,401
78	\$824	\$990	\$1,104	\$1,176	\$1,236	\$1,557
79	\$905	\$1,089	\$1,211	\$1,296	\$1,358	\$1,707
80	\$984	\$1,187	\$1,324	\$1,414	\$1,484	\$1,861
81	\$1,065	\$1,286	\$1,433	\$1,532	\$1,606	\$2,011
82	\$1,144	\$1,380	\$1,540	\$1,647	\$1,730	\$2,167
83	\$1,226	\$1,478	\$1,653	\$1,765	\$1,852	\$2,317
84	\$1,305	\$1,579	\$1,763	\$1,884	\$1,976	\$2,468
85	\$1,390	\$1,681	\$1,878	\$2,009	\$2,107	\$2,627
86	\$1,476	\$1,786	\$1,991	\$2,130	\$2,237	\$2,787
87	\$1,564	\$1,891	\$2,109	\$2,255	\$2,370	\$2,943
88	\$1,632	\$1,968	\$2,190	\$2,338	\$2,456	\$3,050
89	\$1,701	\$2,043	\$2,270	\$2,419	\$2,541	\$3,155
90	\$1,765	\$2,118	\$2,351	\$2,503	\$2,629	\$3,262
91	\$1,831	\$2,193	\$2,426	\$2,586	\$2,714	\$3,367
92	\$1,902	\$2,270	\$2,505	\$2,670	\$2,804	\$3,476
93	\$1,942	\$2,312	\$2,556	\$2,719	\$2,856	\$3,542
94	\$1,981	\$2,359	\$2,601	\$2,766	\$2,907	\$3,604
95	\$2,024	\$2,402	\$2,648	\$2,815	\$2,958	\$3,671
96	\$2,064	\$2,445	\$2,693	\$2,866	\$3,012	\$3,735
97+	\$2,105	\$2,492	\$2,740	\$2,911	\$3,061	\$3,799

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue	Benefit Period						
Age	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$56	\$62	\$67	\$69	\$74	\$95	* Joint applicants receive 15% discount.
39	\$56	\$67	\$72	\$77	\$82	\$105	
40	\$62	\$72	\$80	\$85	\$87	\$116	
41	\$67	\$77	\$85	\$90	\$95	\$126	
42	\$72	\$82	\$92	\$98	\$103	\$136	
43	\$77	\$87	\$98	\$105	\$110	\$144	
44	\$80	\$95	\$103	\$110	\$118	\$154	
45	\$85	\$100	\$110	\$118	\$123	\$164	
46	\$90	\$105	\$116	\$126	\$131	\$175	
47	\$95	\$110	\$123	\$131	\$139	\$182	
48	\$98	\$113	\$126	\$136	\$144	\$187	
49	\$98	\$116	\$131	\$139	\$146	\$195	
50	\$100	\$121	\$133	\$144	\$151	\$200	
51	\$103	\$123	\$136	\$146	\$154	\$205	
52	\$105	\$126	\$141	\$151	\$159	\$210	
53	\$113	\$133	\$149	\$159	\$169	\$221	
54	\$118	\$141	\$157	\$169	\$177	\$234	
55	\$123	\$149	\$164	\$177	\$187	\$246	
56	\$131	\$154	\$172	\$187	\$198	\$257	
57	\$136	\$162	\$182	\$195	\$205	\$270	
58	\$149	\$177	\$198	\$213	\$226	\$295	
59	\$162	\$193	\$216	\$231	\$244	\$318	
60	\$175	\$208	\$234	\$252	\$264	\$344	
61	\$187	\$223	\$252	\$270	\$285	\$370	
62	\$200	\$239	\$267	\$287	\$303	\$395	
63	\$216	\$259	\$290	\$311	\$329	\$426	
64	\$234	\$280	\$313	\$336	\$352	\$454	
65	\$252	\$300	\$334	\$359	\$377	\$485	
66	\$270	\$321	\$357	\$382	\$403	\$516	
67	\$287	\$341	\$380	\$406	\$426	\$547	
68	\$318	\$382	\$424	\$454	\$477	\$608	
69	\$352	\$421	\$470	\$503	\$526	\$673	
70	\$385	\$462	\$513	\$549	\$578	\$737	
71	\$416	\$501	\$560	\$598	\$629	\$801	
72	\$449	\$542	\$603	\$647	\$678	\$865	
73	\$524	\$629	\$703	\$752	\$791	\$1,004	
74	\$596	\$719	\$803	\$857	\$901	\$1,142	
75	\$667	\$806	\$901	\$965	\$1,011	\$1,281	
76	\$742	\$896	\$1,001	\$1,070	\$1,124	\$1,419	
77	\$814	\$983	\$1,101	\$1,176	\$1,235	\$1,558	
78	\$898	\$1,086	\$1,214	\$1,299	\$1,363	\$1,717	
79	\$981	\$1,188	\$1,330	\$1,422	\$1,491	\$1,876	
80	\$1,065	\$1,291	\$1,445	\$1,545	\$1,620	\$2,033	
81	\$1,147	\$1,394	\$1,558	\$1,666	\$1,748	\$2,192	
82	\$1,232	\$1,494	\$1,674	\$1,789	\$1,879	\$2,351	
83	\$1,314	\$1,597	\$1,789	\$1,912	\$2,007	\$2,508	
84	\$1,399	\$1,699	\$1,902	\$2,033	\$2,136	\$2,667	
85	\$1,494	\$1,812	\$2,028	\$2,166	\$2,274	\$2,839	
86	\$1,584	\$1,925	\$2,154	\$2,300	\$2,415	\$3,008	
87	\$1,679	\$2,038	\$2,277	\$2,431	\$2,554	\$3,180	
88	\$1,751	\$2,118	\$2,364	\$2,523	\$2,649	\$3,293	
89	\$1,822	\$2,200	\$2,451	\$2,613	\$2,741	\$3,409	
90	\$1,894	\$2,282	\$2,536	\$2,703	\$2,836	\$3,524	
91	\$1,966	\$2,361	\$2,621	\$2,793	\$2,931	\$3,640	
92	\$2,041	\$2,444	\$2,708	\$2,880	\$3,026	\$3,753	
93	\$2,082	\$2,492	\$2,759	\$2,934	\$3,083	\$3,825	
94	\$2,125	\$2,541	\$2,811	\$2,985	\$3,137	\$3,894	
95	\$2,172	\$2,587	\$2,857	\$3,039	\$3,191	\$3,966	
96	\$2,215	\$2,634	\$2,908	\$3,093	\$3,247	\$4,038	
97+	\$2,259	\$2,682	\$2,960	\$3,144	\$3,304	\$4,104	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$56	\$59	\$64	\$67	\$69	\$90	* Joint applicants receive 15% discount.
39	\$56	\$64	\$69	\$74	\$77	\$98	
40	\$59	\$69	\$74	\$80	\$85	\$108	
41	\$64	\$74	\$82	\$87	\$90	\$116	
42	\$69	\$80	\$87	\$92	\$98	\$126	
43	\$72	\$85	\$92	\$100	\$103	\$133	
44	\$77	\$90	\$98	\$105	\$110	\$144	
45	\$82	\$95	\$105	\$110	\$118	\$151	
46	\$87	\$100	\$110	\$118	\$123	\$162	
47	\$90	\$105	\$116	\$123	\$131	\$169	
48	\$92	\$108	\$121	\$128	\$133	\$175	
49	\$95	\$110	\$123	\$131	\$139	\$180	
50	\$98	\$113	\$126	\$136	\$141	\$185	
51	\$100	\$118	\$128	\$139	\$146	\$190	
52	\$103	\$121	\$133	\$141	\$149	\$195	
53	\$108	\$126	\$141	\$151	\$159	\$205	
54	\$113	\$133	\$149	\$159	\$167	\$218	
55	\$118	\$141	\$157	\$167	\$177	\$228	
56	\$126	\$149	\$164	\$175	\$185	\$239	
57	\$131	\$154	\$172	\$185	\$193	\$252	
58	\$144	\$169	\$187	\$200	\$213	\$275	
59	\$154	\$185	\$205	\$218	\$231	\$298	
60	\$167	\$198	\$221	\$236	\$249	\$323	
61	\$180	\$213	\$236	\$254	\$267	\$347	
62	\$190	\$228	\$254	\$272	\$285	\$370	
63	\$208	\$246	\$275	\$295	\$311	\$398	
64	\$226	\$267	\$298	\$318	\$334	\$429	
65	\$241	\$287	\$318	\$339	\$357	\$457	
66	\$259	\$305	\$339	\$362	\$380	\$485	
67	\$275	\$326	\$362	\$385	\$406	\$513	
68	\$308	\$364	\$403	\$431	\$452	\$575	
69	\$339	\$403	\$447	\$477	\$501	\$637	
70	\$370	\$441	\$490	\$524	\$549	\$698	
71	\$403	\$480	\$534	\$570	\$598	\$757	
72	\$434	\$519	\$575	\$616	\$644	\$819	
73	\$503	\$603	\$673	\$716	\$752	\$952	
74	\$575	\$688	\$767	\$819	\$860	\$1,086	
75	\$647	\$775	\$862	\$921	\$965	\$1,219	
76	\$716	\$860	\$957	\$1,022	\$1,073	\$1,353	
77	\$788	\$945	\$1,052	\$1,124	\$1,178	\$1,484	
78	\$868	\$1,045	\$1,163	\$1,242	\$1,304	\$1,638	
79	\$950	\$1,142	\$1,273	\$1,360	\$1,427	\$1,789	
80	\$1,029	\$1,242	\$1,386	\$1,478	\$1,550	\$1,941	
81	\$1,111	\$1,340	\$1,496	\$1,597	\$1,674	\$2,095	
82	\$1,194	\$1,440	\$1,607	\$1,715	\$1,799	\$2,246	
83	\$1,273	\$1,538	\$1,717	\$1,833	\$1,923	\$2,397	
84	\$1,355	\$1,638	\$1,828	\$1,951	\$2,046	\$2,551	
85	\$1,445	\$1,745	\$1,946	\$2,079	\$2,179	\$2,713	
86	\$1,535	\$1,856	\$2,066	\$2,205	\$2,315	\$2,877	
87	\$1,625	\$1,961	\$2,187	\$2,333	\$2,449	\$3,042	
88	\$1,694	\$2,041	\$2,269	\$2,421	\$2,539	\$3,152	
89	\$1,766	\$2,118	\$2,354	\$2,505	\$2,628	\$3,260	
90	\$1,835	\$2,197	\$2,436	\$2,593	\$2,718	\$3,370	
91	\$1,905	\$2,274	\$2,518	\$2,677	\$2,811	\$3,481	
92	\$1,974	\$2,354	\$2,600	\$2,764	\$2,901	\$3,591	
93	\$2,018	\$2,400	\$2,649	\$2,816	\$2,954	\$3,658	
94	\$2,059	\$2,446	\$2,698	\$2,865	\$3,006	\$3,724	
95	\$2,102	\$2,492	\$2,744	\$2,916	\$3,060	\$3,791	
96	\$2,146	\$2,536	\$2,793	\$2,967	\$3,114	\$3,861	
97+	\$2,187	\$2,585	\$2,841	\$3,016	\$3,167	\$3,927	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>
<=38	\$54	\$54	\$59	\$62	\$64	\$77
39	\$54	\$59	\$64	\$67	\$69	\$87
40	\$56	\$64	\$69	\$72	\$77	\$95
41	\$62	\$69	\$74	\$80	\$82	\$103
42	\$64	\$74	\$80	\$85	\$87	\$110
43	\$69	\$80	\$85	\$90	\$95	\$118
44	\$74	\$85	\$90	\$95	\$100	\$126
45	\$77	\$90	\$95	\$103	\$105	\$133
46	\$82	\$92	\$103	\$108	\$113	\$141
47	\$85	\$98	\$108	\$113	\$118	\$149
48	\$87	\$100	\$110	\$116	\$121	\$154
49	\$90	\$103	\$113	\$121	\$126	\$159
50	\$92	\$105	\$116	\$123	\$128	\$164
51	\$92	\$108	\$118	\$126	\$131	\$167
52	\$95	\$110	\$121	\$128	\$136	\$172
53	\$100	\$118	\$128	\$136	\$144	\$182
54	\$105	\$123	\$136	\$144	\$151	\$193
55	\$110	\$131	\$144	\$151	\$159	\$203
56	\$118	\$136	\$149	\$159	\$167	\$213
57	\$123	\$144	\$157	\$167	\$175	\$223
58	\$133	\$157	\$172	\$182	\$193	\$246
59	\$144	\$169	\$187	\$198	\$208	\$267
60	\$157	\$185	\$203	\$216	\$226	\$287
61	\$167	\$198	\$218	\$231	\$244	\$311
62	\$180	\$210	\$231	\$246	\$259	\$331
63	\$195	\$228	\$252	\$270	\$282	\$359
64	\$210	\$249	\$272	\$290	\$305	\$388
65	\$226	\$267	\$293	\$311	\$326	\$413
66	\$244	\$285	\$313	\$334	\$349	\$441
67	\$259	\$303	\$334	\$354	\$372	\$467
68	\$290	\$339	\$375	\$398	\$416	\$524
69	\$318	\$375	\$413	\$439	\$462	\$580
70	\$349	\$411	\$454	\$483	\$506	\$637
71	\$380	\$449	\$495	\$526	\$552	\$693
72	\$408	\$485	\$534	\$570	\$596	\$750
73	\$477	\$565	\$624	\$665	\$696	\$875
74	\$544	\$647	\$714	\$760	\$796	\$998
75	\$611	\$726	\$803	\$855	\$896	\$1,124
76	\$680	\$809	\$893	\$950	\$996	\$1,247
77	\$747	\$888	\$983	\$1,047	\$1,096	\$1,373
78	\$824	\$983	\$1,088	\$1,158	\$1,212	\$1,517
79	\$901	\$1,076	\$1,191	\$1,268	\$1,330	\$1,661
80	\$978	\$1,168	\$1,296	\$1,381	\$1,445	\$1,802
81	\$1,058	\$1,263	\$1,401	\$1,491	\$1,563	\$1,946
82	\$1,135	\$1,355	\$1,504	\$1,604	\$1,681	\$2,089
83	\$1,212	\$1,450	\$1,609	\$1,715	\$1,797	\$2,233
84	\$1,289	\$1,543	\$1,715	\$1,825	\$1,915	\$2,377
85	\$1,376	\$1,645	\$1,825	\$1,946	\$2,038	\$2,528
86	\$1,461	\$1,748	\$1,938	\$2,064	\$2,164	\$2,682
87	\$1,545	\$1,851	\$2,051	\$2,184	\$2,290	\$2,834
88	\$1,612	\$1,923	\$2,128	\$2,267	\$2,374	\$2,936
89	\$1,679	\$1,997	\$2,207	\$2,346	\$2,456	\$3,039
90	\$1,745	\$2,071	\$2,284	\$2,426	\$2,541	\$3,139
91	\$1,810	\$2,146	\$2,361	\$2,505	\$2,628	\$3,242
92	\$1,879	\$2,218	\$2,438	\$2,587	\$2,713	\$3,345
93	\$1,917	\$2,264	\$2,485	\$2,634	\$2,762	\$3,409
94	\$1,958	\$2,308	\$2,531	\$2,680	\$2,811	\$3,470
95	\$2,000	\$2,351	\$2,575	\$2,729	\$2,862	\$3,535
96	\$2,041	\$2,392	\$2,618	\$2,777	\$2,911	\$3,596
97+	\$2,079	\$2,436	\$2,664	\$2,824	\$2,962	\$3,658

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$44	\$44	\$46	\$46	\$49	\$59
39	\$44	\$46	\$49	\$51	\$54	\$67
40	\$46	\$51	\$54	\$56	\$59	\$72
41	\$49	\$54	\$59	\$62	\$62	\$77
42	\$51	\$59	\$62	\$64	\$67	\$85
43	\$56	\$62	\$67	\$69	\$72	\$90
44	\$59	\$64	\$69	\$74	\$77	\$95
45	\$62	\$69	\$74	\$77	\$82	\$103
46	\$64	\$72	\$77	\$82	\$85	\$108
47	\$67	\$77	\$82	\$87	\$90	\$113
48	\$69	\$77	\$85	\$90	\$92	\$118
49	\$69	\$80	\$87	\$92	\$95	\$121
50	\$72	\$82	\$90	\$95	\$98	\$126
51	\$74	\$85	\$90	\$98	\$100	\$128
52	\$74	\$85	\$92	\$98	\$103	\$133
53	\$80	\$90	\$98	\$105	\$110	\$141
54	\$82	\$95	\$105	\$110	\$116	\$149
55	\$87	\$100	\$110	\$116	\$123	\$159
56	\$92	\$105	\$116	\$123	\$128	\$167
57	\$95	\$110	\$121	\$128	\$136	\$175
58	\$105	\$121	\$133	\$141	\$149	\$193
59	\$113	\$131	\$146	\$154	\$164	\$210
60	\$123	\$144	\$157	\$169	\$177	\$228
61	\$131	\$154	\$169	\$182	\$193	\$246
62	\$141	\$164	\$182	\$195	\$205	\$267
63	\$154	\$182	\$200	\$213	\$226	\$290
64	\$167	\$198	\$218	\$234	\$244	\$313
65	\$182	\$213	\$236	\$252	\$264	\$336
66	\$195	\$231	\$254	\$270	\$282	\$362
67	\$210	\$246	\$272	\$287	\$303	\$385
68	\$236	\$277	\$305	\$326	\$341	\$434
69	\$259	\$308	\$339	\$362	\$380	\$483
70	\$285	\$336	\$372	\$398	\$418	\$531
71	\$311	\$367	\$408	\$436	\$457	\$580
72	\$334	\$398	\$441	\$472	\$495	\$629
73	\$393	\$467	\$519	\$554	\$583	\$737
74	\$449	\$536	\$596	\$637	\$670	\$844
75	\$508	\$606	\$675	\$721	\$755	\$955
76	\$565	\$675	\$752	\$803	\$842	\$1,063
77	\$621	\$744	\$829	\$886	\$929	\$1,170
78	\$688	\$827	\$921	\$983	\$1,032	\$1,299
79	\$755	\$909	\$1,011	\$1,083	\$1,135	\$1,425
80	\$821	\$991	\$1,104	\$1,181	\$1,240	\$1,553
81	\$888	\$1,073	\$1,196	\$1,278	\$1,342	\$1,679
82	\$955	\$1,153	\$1,286	\$1,376	\$1,445	\$1,807
83	\$1,022	\$1,235	\$1,378	\$1,473	\$1,548	\$1,933
84	\$1,088	\$1,317	\$1,471	\$1,573	\$1,650	\$2,061
85	\$1,160	\$1,404	\$1,566	\$1,676	\$1,758	\$2,192
86	\$1,232	\$1,491	\$1,663	\$1,779	\$1,869	\$2,326
87	\$1,307	\$1,579	\$1,761	\$1,881	\$1,976	\$2,456
88	\$1,360	\$1,643	\$1,828	\$1,951	\$2,048	\$2,546
89	\$1,419	\$1,704	\$1,894	\$2,020	\$2,120	\$2,634
90	\$1,473	\$1,769	\$1,961	\$2,089	\$2,195	\$2,723
91	\$1,530	\$1,830	\$2,025	\$2,159	\$2,267	\$2,811
92	\$1,586	\$1,894	\$2,092	\$2,228	\$2,341	\$2,901
93	\$1,620	\$1,930	\$2,133	\$2,269	\$2,385	\$2,957
94	\$1,653	\$1,969	\$2,172	\$2,308	\$2,426	\$3,008
95	\$1,689	\$2,005	\$2,210	\$2,351	\$2,469	\$3,065
96	\$1,722	\$2,041	\$2,249	\$2,392	\$2,513	\$3,119
97+	\$1,756	\$2,079	\$2,287	\$2,431	\$2,557	\$3,173

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$64	\$72	\$77	\$80	\$85	\$110	* Joint applicants receive 15% discount.
39	\$64	\$77	\$82	\$90	\$95	\$121	
40	\$72	\$82	\$92	\$98	\$100	\$133	
41	\$77	\$90	\$98	\$103	\$110	\$144	
42	\$82	\$95	\$105	\$113	\$118	\$157	
43	\$90	\$100	\$113	\$121	\$126	\$164	
44	\$92	\$110	\$118	\$126	\$136	\$177	
45	\$98	\$116	\$126	\$136	\$141	\$190	
46	\$103	\$121	\$133	\$144	\$151	\$200	
47	\$110	\$126	\$141	\$151	\$159	\$210	
48	\$113	\$131	\$144	\$157	\$164	\$216	
49	\$113	\$133	\$151	\$159	\$169	\$223	
50	\$116	\$139	\$154	\$164	\$175	\$231	
51	\$118	\$141	\$157	\$169	\$177	\$236	
52	\$121	\$144	\$162	\$175	\$182	\$241	
53	\$131	\$154	\$172	\$182	\$195	\$254	
54	\$136	\$162	\$180	\$195	\$203	\$270	
55	\$141	\$172	\$190	\$203	\$216	\$282	
56	\$151	\$177	\$198	\$216	\$228	\$295	
57	\$157	\$185	\$210	\$223	\$236	\$311	
58	\$172	\$203	\$228	\$244	\$259	\$339	
59	\$185	\$221	\$249	\$267	\$280	\$367	
60	\$200	\$239	\$270	\$290	\$303	\$395	
61	\$216	\$257	\$290	\$311	\$329	\$426	
62	\$231	\$275	\$308	\$331	\$349	\$454	
63	\$249	\$298	\$334	\$357	\$377	\$490	
64	\$270	\$321	\$359	\$388	\$406	\$524	
65	\$290	\$347	\$385	\$413	\$434	\$557	
66	\$311	\$370	\$411	\$439	\$465	\$593	
67	\$331	\$393	\$436	\$467	\$490	\$629	
68	\$367	\$439	\$488	\$524	\$549	\$701	
69	\$406	\$485	\$539	\$578	\$606	\$773	
70	\$444	\$531	\$590	\$631	\$665	\$847	
71	\$477	\$575	\$644	\$688	\$724	\$921	
72	\$516	\$624	\$693	\$744	\$780	\$996	
73	\$603	\$724	\$809	\$865	\$909	\$1,155	
74	\$685	\$827	\$924	\$986	\$1,037	\$1,314	
75	\$767	\$927	\$1,037	\$1,109	\$1,163	\$1,473	
76	\$852	\$1,029	\$1,153	\$1,232	\$1,294	\$1,633	
77	\$937	\$1,129	\$1,265	\$1,353	\$1,419	\$1,792	
78	\$1,034	\$1,247	\$1,396	\$1,494	\$1,568	\$1,974	
79	\$1,127	\$1,366	\$1,530	\$1,635	\$1,715	\$2,159	
80	\$1,224	\$1,484	\$1,661	\$1,776	\$1,864	\$2,338	
81	\$1,319	\$1,602	\$1,792	\$1,915	\$2,010	\$2,521	
82	\$1,417	\$1,717	\$1,925	\$2,059	\$2,161	\$2,703	
83	\$1,512	\$1,835	\$2,059	\$2,200	\$2,308	\$2,885	
84	\$1,609	\$1,953	\$2,187	\$2,338	\$2,456	\$3,067	
85	\$1,717	\$2,084	\$2,333	\$2,492	\$2,616	\$3,265	
86	\$1,822	\$2,215	\$2,477	\$2,644	\$2,777	\$3,460	
87	\$1,930	\$2,344	\$2,618	\$2,795	\$2,936	\$3,658	
88	\$2,012	\$2,436	\$2,718	\$2,901	\$3,047	\$3,786	
89	\$2,097	\$2,531	\$2,818	\$3,006	\$3,152	\$3,920	
90	\$2,179	\$2,623	\$2,916	\$3,108	\$3,262	\$4,053	
91	\$2,261	\$2,716	\$3,013	\$3,211	\$3,370	\$4,187	
92	\$2,346	\$2,811	\$3,114	\$3,311	\$3,481	\$4,315	
93	\$2,395	\$2,867	\$3,173	\$3,373	\$3,545	\$4,400	
94	\$2,444	\$2,924	\$3,232	\$3,432	\$3,606	\$4,479	
95	\$2,498	\$2,975	\$3,286	\$3,496	\$3,668	\$4,561	
96	\$2,546	\$3,029	\$3,345	\$3,558	\$3,735	\$4,643	
97+	\$2,598	\$3,085	\$3,404	\$3,617	\$3,799	\$4,720	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$64	\$67	\$74	\$77	\$80	\$103	* Joint applicants receive 15% discount.
39	\$64	\$74	\$80	\$85	\$90	\$113	
40	\$67	\$80	\$85	\$92	\$98	\$123	
41	\$74	\$85	\$95	\$100	\$103	\$133	
42	\$80	\$92	\$100	\$105	\$113	\$144	
43	\$82	\$98	\$105	\$116	\$118	\$154	
44	\$90	\$103	\$113	\$121	\$126	\$164	
45	\$95	\$110	\$121	\$126	\$136	\$175	
46	\$100	\$116	\$126	\$136	\$141	\$185	
47	\$103	\$121	\$133	\$141	\$151	\$195	
48	\$105	\$123	\$139	\$149	\$154	\$200	
49	\$110	\$126	\$141	\$151	\$159	\$208	
50	\$113	\$131	\$144	\$157	\$162	\$213	
51	\$116	\$136	\$149	\$159	\$169	\$218	
52	\$118	\$139	\$154	\$162	\$172	\$223	
53	\$123	\$144	\$162	\$175	\$182	\$236	
54	\$131	\$154	\$172	\$182	\$193	\$252	
55	\$136	\$162	\$180	\$193	\$203	\$262	
56	\$144	\$172	\$190	\$200	\$213	\$275	
57	\$151	\$177	\$198	\$213	\$221	\$290	
58	\$164	\$195	\$216	\$231	\$244	\$316	
59	\$177	\$213	\$236	\$252	\$267	\$341	
60	\$193	\$228	\$254	\$272	\$287	\$372	
61	\$208	\$244	\$272	\$293	\$308	\$398	
62	\$218	\$262	\$293	\$313	\$329	\$426	
63	\$239	\$282	\$316	\$339	\$357	\$457	
64	\$259	\$308	\$341	\$367	\$385	\$493	
65	\$277	\$331	\$367	\$390	\$411	\$526	
66	\$298	\$352	\$390	\$416	\$436	\$557	
67	\$316	\$375	\$416	\$444	\$467	\$590	
68	\$354	\$418	\$465	\$495	\$519	\$662	
69	\$390	\$465	\$513	\$549	\$575	\$732	
70	\$426	\$508	\$565	\$603	\$631	\$803	
71	\$465	\$552	\$613	\$655	\$688	\$870	
72	\$498	\$596	\$662	\$708	\$742	\$942	
73	\$578	\$693	\$773	\$824	\$865	\$1,096	
74	\$662	\$791	\$883	\$942	\$988	\$1,247	
75	\$744	\$891	\$991	\$1,060	\$1,109	\$1,401	
76	\$824	\$988	\$1,101	\$1,176	\$1,235	\$1,556	
77	\$906	\$1,086	\$1,212	\$1,294	\$1,355	\$1,707	
78	\$998	\$1,201	\$1,337	\$1,430	\$1,499	\$1,884	
79	\$1,093	\$1,314	\$1,463	\$1,566	\$1,640	\$2,059	
80	\$1,183	\$1,430	\$1,594	\$1,699	\$1,784	\$2,231	
81	\$1,278	\$1,540	\$1,720	\$1,835	\$1,925	\$2,408	
82	\$1,373	\$1,656	\$1,848	\$1,971	\$2,069	\$2,582	
83	\$1,463	\$1,769	\$1,974	\$2,107	\$2,210	\$2,757	
84	\$1,558	\$1,884	\$2,102	\$2,243	\$2,354	\$2,934	
85	\$1,661	\$2,007	\$2,238	\$2,392	\$2,505	\$3,121	
86	\$1,766	\$2,133	\$2,377	\$2,536	\$2,662	\$3,309	
87	\$1,869	\$2,256	\$2,515	\$2,682	\$2,816	\$3,499	
88	\$1,948	\$2,346	\$2,610	\$2,782	\$2,918	\$3,624	
89	\$2,030	\$2,436	\$2,708	\$2,880	\$3,024	\$3,750	
90	\$2,110	\$2,526	\$2,800	\$2,983	\$3,126	\$3,876	
91	\$2,190	\$2,616	\$2,895	\$3,078	\$3,232	\$4,002	
92	\$2,269	\$2,708	\$2,990	\$3,180	\$3,337	\$4,130	
93	\$2,320	\$2,759	\$3,047	\$3,239	\$3,398	\$4,207	
94	\$2,367	\$2,813	\$3,103	\$3,293	\$3,458	\$4,284	
95	\$2,418	\$2,867	\$3,155	\$3,352	\$3,519	\$4,361	
96	\$2,467	\$2,916	\$3,211	\$3,411	\$3,581	\$4,441	
97+	\$2,515	\$2,972	\$3,268	\$3,468	\$3,642	\$4,518	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$62	\$62	\$67	\$72	\$74	\$90	* Joint applicants receive 15% discount.
39	\$62	\$67	\$74	\$77	\$80	\$100	
40	\$64	\$74	\$80	\$82	\$90	\$110	
41	\$72	\$80	\$85	\$92	\$95	\$118	
42	\$74	\$85	\$92	\$98	\$100	\$126	
43	\$80	\$92	\$98	\$103	\$110	\$136	
44	\$85	\$98	\$103	\$110	\$116	\$144	
45	\$90	\$103	\$110	\$118	\$121	\$154	
46	\$95	\$105	\$118	\$123	\$131	\$162	
47	\$98	\$113	\$123	\$131	\$136	\$172	
48	\$100	\$116	\$126	\$133	\$139	\$177	
49	\$103	\$118	\$131	\$139	\$144	\$182	
50	\$105	\$121	\$133	\$141	\$149	\$190	
51	\$105	\$123	\$136	\$144	\$151	\$193	
52	\$110	\$126	\$139	\$149	\$157	\$198	
53	\$116	\$136	\$149	\$157	\$164	\$210	
54	\$121	\$141	\$157	\$164	\$175	\$221	
55	\$126	\$151	\$164	\$175	\$182	\$234	
56	\$136	\$157	\$172	\$182	\$193	\$244	
57	\$141	\$164	\$180	\$193	\$200	\$257	
58	\$154	\$180	\$198	\$210	\$221	\$282	
59	\$164	\$195	\$216	\$228	\$239	\$308	
60	\$180	\$213	\$234	\$249	\$259	\$331	
61	\$193	\$228	\$252	\$267	\$280	\$357	
62	\$208	\$241	\$267	\$282	\$298	\$380	
63	\$223	\$262	\$290	\$311	\$326	\$413	
64	\$241	\$287	\$313	\$334	\$352	\$447	
65	\$259	\$308	\$336	\$357	\$375	\$475	
66	\$280	\$329	\$359	\$385	\$400	\$508	
67	\$298	\$349	\$385	\$408	\$429	\$536	
68	\$334	\$390	\$431	\$457	\$477	\$603	
69	\$367	\$431	\$475	\$506	\$531	\$667	
70	\$400	\$472	\$524	\$554	\$583	\$732	
71	\$436	\$516	\$570	\$606	\$634	\$798	
72	\$470	\$557	\$613	\$655	\$685	\$862	
73	\$549	\$649	\$716	\$765	\$801	\$1,006	
74	\$626	\$744	\$821	\$873	\$916	\$1,147	
75	\$703	\$834	\$924	\$983	\$1,029	\$1,294	
76	\$783	\$929	\$1,027	\$1,093	\$1,145	\$1,435	
77	\$860	\$1,022	\$1,129	\$1,204	\$1,260	\$1,579	
78	\$947	\$1,129	\$1,253	\$1,332	\$1,394	\$1,745	
79	\$1,037	\$1,237	\$1,371	\$1,458	\$1,530	\$1,910	
80	\$1,124	\$1,342	\$1,491	\$1,589	\$1,661	\$2,071	
81	\$1,217	\$1,453	\$1,612	\$1,715	\$1,797	\$2,238	
82	\$1,304	\$1,558	\$1,730	\$1,846	\$1,933	\$2,403	
83	\$1,394	\$1,668	\$1,851	\$1,971	\$2,066	\$2,569	
84	\$1,481	\$1,774	\$1,971	\$2,100	\$2,202	\$2,734	
85	\$1,581	\$1,892	\$2,100	\$2,238	\$2,344	\$2,908	
86	\$1,679	\$2,010	\$2,228	\$2,374	\$2,487	\$3,085	
87	\$1,776	\$2,128	\$2,359	\$2,513	\$2,634	\$3,260	
88	\$1,853	\$2,210	\$2,446	\$2,605	\$2,731	\$3,378	
89	\$1,930	\$2,297	\$2,539	\$2,698	\$2,826	\$3,496	
90	\$2,007	\$2,382	\$2,628	\$2,790	\$2,924	\$3,609	
91	\$2,082	\$2,467	\$2,716	\$2,880	\$3,024	\$3,727	
92	\$2,161	\$2,551	\$2,806	\$2,975	\$3,121	\$3,845	
93	\$2,205	\$2,603	\$2,857	\$3,029	\$3,175	\$3,920	
94	\$2,251	\$2,654	\$2,911	\$3,083	\$3,232	\$3,991	
95	\$2,300	\$2,703	\$2,960	\$3,137	\$3,291	\$4,066	
96	\$2,346	\$2,752	\$3,011	\$3,193	\$3,347	\$4,135	
97+	\$2,392	\$2,800	\$3,065	\$3,247	\$3,406	\$4,207	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$51	\$51	\$54	\$54	\$56	\$67	* Joint applicants receive 15% discount.
39	\$51	\$54	\$56	\$59	\$62	\$77	
40	\$54	\$59	\$62	\$64	\$67	\$82	
41	\$56	\$62	\$67	\$72	\$72	\$90	
42	\$59	\$67	\$72	\$74	\$77	\$98	
43	\$64	\$72	\$77	\$80	\$82	\$103	
44	\$67	\$74	\$80	\$85	\$90	\$110	
45	\$72	\$80	\$85	\$90	\$95	\$118	
46	\$74	\$82	\$90	\$95	\$98	\$123	
47	\$77	\$90	\$95	\$100	\$103	\$131	
48	\$80	\$90	\$98	\$103	\$105	\$136	
49	\$80	\$92	\$100	\$105	\$110	\$139	
50	\$82	\$95	\$103	\$110	\$113	\$144	
51	\$85	\$98	\$103	\$113	\$116	\$149	
52	\$85	\$98	\$105	\$113	\$118	\$154	
53	\$92	\$103	\$113	\$121	\$126	\$162	
54	\$95	\$110	\$121	\$126	\$133	\$172	
55	\$100	\$116	\$126	\$133	\$141	\$182	
56	\$105	\$121	\$133	\$141	\$149	\$193	
57	\$110	\$126	\$139	\$149	\$157	\$200	
58	\$121	\$139	\$154	\$162	\$172	\$221	
59	\$131	\$151	\$169	\$177	\$190	\$241	
60	\$141	\$164	\$180	\$195	\$203	\$262	
61	\$151	\$177	\$195	\$210	\$221	\$282	
62	\$162	\$190	\$210	\$223	\$236	\$308	
63	\$177	\$210	\$231	\$244	\$259	\$334	
64	\$193	\$228	\$252	\$270	\$280	\$359	
65	\$210	\$244	\$272	\$290	\$303	\$388	
66	\$223	\$267	\$293	\$311	\$326	\$416	
67	\$241	\$282	\$313	\$331	\$349	\$444	
68	\$272	\$318	\$352	\$375	\$393	\$498	
69	\$298	\$354	\$390	\$416	\$436	\$554	
70	\$329	\$388	\$429	\$457	\$480	\$611	
71	\$357	\$421	\$470	\$503	\$526	\$667	
72	\$385	\$457	\$508	\$544	\$570	\$724	
73	\$452	\$536	\$596	\$637	\$670	\$847	
74	\$516	\$616	\$685	\$732	\$770	\$970	
75	\$585	\$696	\$775	\$829	\$868	\$1,099	
76	\$649	\$775	\$865	\$924	\$968	\$1,222	
77	\$714	\$857	\$952	\$1,019	\$1,068	\$1,345	
78	\$791	\$950	\$1,060	\$1,129	\$1,186	\$1,494	
79	\$868	\$1,045	\$1,163	\$1,245	\$1,304	\$1,638	
80	\$945	\$1,140	\$1,271	\$1,358	\$1,425	\$1,787	
81	\$1,022	\$1,235	\$1,376	\$1,471	\$1,543	\$1,930	
82	\$1,099	\$1,324	\$1,478	\$1,581	\$1,661	\$2,079	
83	\$1,176	\$1,419	\$1,586	\$1,694	\$1,779	\$2,223	
84	\$1,253	\$1,514	\$1,692	\$1,810	\$1,897	\$2,369	
85	\$1,335	\$1,615	\$1,802	\$1,928	\$2,023	\$2,521	
86	\$1,417	\$1,715	\$1,912	\$2,046	\$2,148	\$2,675	
87	\$1,502	\$1,815	\$2,025	\$2,164	\$2,274	\$2,826	
88	\$1,566	\$1,889	\$2,102	\$2,243	\$2,356	\$2,929	
89	\$1,633	\$1,961	\$2,179	\$2,323	\$2,438	\$3,029	
90	\$1,694	\$2,033	\$2,256	\$2,403	\$2,523	\$3,132	
91	\$1,758	\$2,105	\$2,328	\$2,482	\$2,605	\$3,232	
92	\$1,825	\$2,179	\$2,405	\$2,562	\$2,693	\$3,337	
93	\$1,864	\$2,220	\$2,454	\$2,610	\$2,741	\$3,401	
94	\$1,902	\$2,264	\$2,498	\$2,654	\$2,790	\$3,460	
95	\$1,943	\$2,305	\$2,541	\$2,703	\$2,839	\$3,524	
96	\$1,982	\$2,346	\$2,585	\$2,752	\$2,890	\$3,586	
97+	\$2,020	\$2,392	\$2,631	\$2,795	\$2,939	\$3,647	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$80	\$90	\$98	\$100	\$105	\$139	* Joint applicants receive 15% discount.
39	\$80	\$98	\$103	\$113	\$118	\$151	
40	\$90	\$103	\$116	\$123	\$126	\$167	
41	\$98	\$113	\$123	\$128	\$139	\$180	
42	\$103	\$118	\$131	\$141	\$149	\$195	
43	\$113	\$126	\$141	\$151	\$157	\$205	
44	\$116	\$139	\$149	\$157	\$169	\$221	
45	\$123	\$144	\$157	\$169	\$177	\$239	
46	\$128	\$151	\$167	\$180	\$190	\$252	
47	\$139	\$157	\$177	\$190	\$200	\$264	
48	\$141	\$164	\$180	\$195	\$205	\$270	
49	\$141	\$167	\$190	\$200	\$213	\$280	
50	\$144	\$175	\$193	\$205	\$218	\$290	
51	\$149	\$177	\$195	\$213	\$221	\$295	
52	\$151	\$180	\$203	\$218	\$228	\$303	
53	\$164	\$193	\$216	\$228	\$244	\$318	
54	\$169	\$203	\$226	\$244	\$254	\$336	
55	\$177	\$216	\$239	\$254	\$270	\$354	
56	\$190	\$221	\$246	\$270	\$285	\$370	
57	\$195	\$231	\$264	\$280	\$295	\$388	
58	\$216	\$254	\$285	\$305	\$323	\$424	
59	\$231	\$277	\$311	\$334	\$349	\$459	
60	\$252	\$298	\$336	\$362	\$380	\$495	
61	\$270	\$321	\$362	\$388	\$411	\$534	
62	\$290	\$344	\$385	\$413	\$436	\$567	
63	\$311	\$372	\$418	\$447	\$472	\$613	
64	\$336	\$400	\$449	\$485	\$508	\$655	
65	\$362	\$434	\$483	\$516	\$542	\$696	
66	\$388	\$462	\$513	\$549	\$580	\$742	
67	\$413	\$490	\$547	\$585	\$613	\$785	
68	\$459	\$549	\$611	\$655	\$688	\$875	
69	\$508	\$606	\$675	\$721	\$757	\$965	
70	\$554	\$665	\$739	\$791	\$832	\$1,060	
71	\$598	\$719	\$806	\$860	\$906	\$1,153	
72	\$644	\$780	\$868	\$932	\$975	\$1,245	
73	\$755	\$906	\$1,011	\$1,081	\$1,137	\$1,445	
74	\$857	\$1,034	\$1,155	\$1,232	\$1,296	\$1,643	
75	\$960	\$1,158	\$1,296	\$1,386	\$1,453	\$1,843	
76	\$1,065	\$1,286	\$1,440	\$1,540	\$1,617	\$2,041	
77	\$1,170	\$1,412	\$1,581	\$1,692	\$1,774	\$2,241	
78	\$1,294	\$1,561	\$1,745	\$1,869	\$1,961	\$2,467	
79	\$1,409	\$1,707	\$1,912	\$2,043	\$2,143	\$2,698	
80	\$1,530	\$1,856	\$2,077	\$2,220	\$2,331	\$2,924	
81	\$1,650	\$2,002	\$2,241	\$2,395	\$2,513	\$3,152	
82	\$1,771	\$2,146	\$2,408	\$2,575	\$2,703	\$3,378	
83	\$1,889	\$2,295	\$2,575	\$2,749	\$2,885	\$3,606	
84	\$2,012	\$2,441	\$2,734	\$2,924	\$3,070	\$3,835	
85	\$2,146	\$2,605	\$2,916	\$3,116	\$3,270	\$4,081	
86	\$2,279	\$2,770	\$3,096	\$3,306	\$3,473	\$4,325	
87	\$2,413	\$2,929	\$3,273	\$3,493	\$3,671	\$4,572	
88	\$2,515	\$3,044	\$3,398	\$3,627	\$3,809	\$4,733	
89	\$2,621	\$3,165	\$3,524	\$3,758	\$3,940	\$4,900	
90	\$2,723	\$3,280	\$3,645	\$3,886	\$4,079	\$5,067	
91	\$2,826	\$3,396	\$3,768	\$4,015	\$4,212	\$5,234	
92	\$2,934	\$3,514	\$3,891	\$4,140	\$4,351	\$5,393	
93	\$2,993	\$3,583	\$3,966	\$4,217	\$4,430	\$5,501	
94	\$3,055	\$3,655	\$4,040	\$4,289	\$4,507	\$5,598	
95	\$3,121	\$3,719	\$4,107	\$4,371	\$4,584	\$5,701	
96	\$3,183	\$3,786	\$4,181	\$4,448	\$4,669	\$5,804	
97+	\$3,247	\$3,858	\$4,256	\$4,520	\$4,749	\$5,901	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$80	\$85	\$92	\$98	\$100	\$128	* Joint applicants receive 15% discount.
39	\$80	\$92	\$100	\$105	\$113	\$141	
40	\$85	\$100	\$105	\$116	\$123	\$154	
41	\$92	\$105	\$118	\$126	\$128	\$167	
42	\$100	\$116	\$126	\$131	\$141	\$180	
43	\$103	\$123	\$131	\$144	\$149	\$193	
44	\$113	\$128	\$141	\$151	\$157	\$205	
45	\$118	\$139	\$151	\$157	\$169	\$218	
46	\$126	\$144	\$157	\$169	\$177	\$231	
47	\$128	\$151	\$167	\$177	\$190	\$244	
48	\$131	\$154	\$175	\$187	\$193	\$252	
49	\$139	\$157	\$177	\$190	\$200	\$259	
50	\$141	\$164	\$180	\$195	\$203	\$267	
51	\$144	\$169	\$187	\$200	\$213	\$272	
52	\$149	\$175	\$193	\$203	\$216	\$280	
53	\$154	\$180	\$203	\$218	\$228	\$295	
54	\$164	\$193	\$216	\$228	\$241	\$316	
55	\$169	\$203	\$226	\$241	\$254	\$329	
56	\$180	\$216	\$239	\$252	\$267	\$344	
57	\$190	\$221	\$246	\$267	\$277	\$362	
58	\$205	\$244	\$270	\$290	\$305	\$395	
59	\$221	\$267	\$295	\$316	\$334	\$426	
60	\$241	\$285	\$318	\$341	\$359	\$465	
61	\$259	\$305	\$341	\$367	\$385	\$498	
62	\$272	\$329	\$367	\$393	\$411	\$534	
63	\$298	\$354	\$395	\$424	\$447	\$572	
64	\$323	\$385	\$426	\$459	\$483	\$616	
65	\$347	\$413	\$459	\$488	\$513	\$657	
66	\$372	\$439	\$488	\$521	\$547	\$696	
67	\$395	\$470	\$521	\$554	\$585	\$739	
68	\$444	\$524	\$580	\$619	\$649	\$829	
69	\$488	\$580	\$642	\$688	\$719	\$914	
70	\$534	\$637	\$706	\$755	\$791	\$1,004	
71	\$580	\$690	\$767	\$819	\$860	\$1,088	
72	\$624	\$744	\$829	\$886	\$927	\$1,178	
73	\$721	\$868	\$965	\$1,029	\$1,081	\$1,371	
74	\$829	\$988	\$1,104	\$1,178	\$1,235	\$1,561	
75	\$932	\$1,114	\$1,240	\$1,324	\$1,386	\$1,753	
76	\$1,029	\$1,235	\$1,376	\$1,471	\$1,543	\$1,946	
77	\$1,132	\$1,358	\$1,514	\$1,617	\$1,694	\$2,133	
78	\$1,247	\$1,502	\$1,671	\$1,787	\$1,874	\$2,356	
79	\$1,368	\$1,643	\$1,830	\$1,958	\$2,051	\$2,575	
80	\$1,478	\$1,787	\$1,992	\$2,125	\$2,231	\$2,788	
81	\$1,599	\$1,925	\$2,151	\$2,295	\$2,408	\$3,011	
82	\$1,717	\$2,069	\$2,310	\$2,464	\$2,587	\$3,229	
83	\$1,830	\$2,210	\$2,467	\$2,634	\$2,762	\$3,447	
84	\$1,948	\$2,356	\$2,628	\$2,806	\$2,942	\$3,668	
85	\$2,077	\$2,510	\$2,798	\$2,990	\$3,132	\$3,902	
86	\$2,207	\$2,667	\$2,972	\$3,170	\$3,327	\$4,135	
87	\$2,336	\$2,821	\$3,144	\$3,352	\$3,519	\$4,374	
88	\$2,436	\$2,934	\$3,262	\$3,478	\$3,647	\$4,530	
89	\$2,539	\$3,044	\$3,386	\$3,601	\$3,781	\$4,687	
90	\$2,639	\$3,157	\$3,501	\$3,730	\$3,909	\$4,846	
91	\$2,736	\$3,270	\$3,619	\$3,848	\$4,040	\$5,003	
92	\$2,836	\$3,386	\$3,737	\$3,976	\$4,171	\$5,162	
93	\$2,901	\$3,450	\$3,809	\$4,050	\$4,248	\$5,259	
94	\$2,960	\$3,517	\$3,878	\$4,117	\$4,323	\$5,354	
95	\$3,024	\$3,583	\$3,943	\$4,192	\$4,400	\$5,452	
96	\$3,083	\$3,645	\$4,015	\$4,264	\$4,477	\$5,552	
97+	\$3,144	\$3,717	\$4,084	\$4,335	\$4,554	\$5,647	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$77	\$77	\$85	\$90	\$92	\$113
39	\$77	\$85	\$92	\$98	\$100	\$126
40	\$80	\$92	\$100	\$103	\$113	\$139
41	\$90	\$100	\$105	\$116	\$118	\$149
42	\$92	\$105	\$116	\$123	\$126	\$157
43	\$100	\$116	\$123	\$128	\$139	\$169
44	\$105	\$123	\$128	\$139	\$144	\$180
45	\$113	\$128	\$139	\$149	\$151	\$193
46	\$118	\$131	\$149	\$154	\$164	\$203
47	\$123	\$141	\$154	\$164	\$169	\$216
48	\$126	\$144	\$157	\$167	\$175	\$221
49	\$128	\$149	\$164	\$175	\$180	\$228
50	\$131	\$151	\$167	\$177	\$187	\$239
51	\$131	\$154	\$169	\$180	\$190	\$241
52	\$139	\$157	\$175	\$187	\$195	\$246
53	\$144	\$169	\$187	\$195	\$205	\$264
54	\$151	\$177	\$195	\$205	\$218	\$277
55	\$157	\$190	\$205	\$218	\$228	\$293
56	\$169	\$195	\$216	\$228	\$241	\$305
57	\$177	\$205	\$226	\$241	\$252	\$321
58	\$193	\$226	\$246	\$264	\$277	\$354
59	\$205	\$244	\$270	\$285	\$298	\$385
60	\$226	\$267	\$293	\$311	\$323	\$413
61	\$241	\$285	\$316	\$334	\$349	\$447
62	\$259	\$303	\$334	\$354	\$372	\$475
63	\$280	\$329	\$362	\$388	\$408	\$516
64	\$303	\$359	\$393	\$418	\$439	\$560
65	\$323	\$385	\$421	\$447	\$470	\$593
66	\$349	\$411	\$449	\$483	\$501	\$637
67	\$372	\$436	\$483	\$511	\$536	\$670
68	\$418	\$488	\$539	\$572	\$598	\$755
69	\$459	\$539	\$593	\$631	\$665	\$834
70	\$501	\$590	\$655	\$693	\$729	\$914
71	\$547	\$644	\$714	\$757	\$793	\$998
72	\$588	\$696	\$767	\$819	\$857	\$1,078
73	\$688	\$811	\$896	\$957	\$1,001	\$1,258
74	\$783	\$932	\$1,027	\$1,091	\$1,145	\$1,435
75	\$880	\$1,042	\$1,155	\$1,230	\$1,286	\$1,617
76	\$978	\$1,163	\$1,283	\$1,368	\$1,432	\$1,794
77	\$1,076	\$1,278	\$1,412	\$1,504	\$1,576	\$1,974
78	\$1,183	\$1,412	\$1,566	\$1,666	\$1,743	\$2,182
79	\$1,296	\$1,548	\$1,715	\$1,822	\$1,912	\$2,387
80	\$1,407	\$1,679	\$1,864	\$1,987	\$2,077	\$2,590
81	\$1,522	\$1,817	\$2,015	\$2,143	\$2,246	\$2,798
82	\$1,630	\$1,948	\$2,164	\$2,308	\$2,415	\$3,003
83	\$1,743	\$2,087	\$2,313	\$2,464	\$2,582	\$3,211
84	\$1,851	\$2,218	\$2,464	\$2,626	\$2,754	\$3,416
85	\$1,976	\$2,364	\$2,626	\$2,798	\$2,929	\$3,635
86	\$2,100	\$2,513	\$2,785	\$2,967	\$3,108	\$3,858
87	\$2,220	\$2,659	\$2,949	\$3,142	\$3,293	\$4,076
88	\$2,318	\$2,762	\$3,057	\$3,257	\$3,414	\$4,222
89	\$2,413	\$2,872	\$3,173	\$3,373	\$3,532	\$4,371
90	\$2,510	\$2,978	\$3,286	\$3,488	\$3,655	\$4,512
91	\$2,603	\$3,083	\$3,396	\$3,601	\$3,781	\$4,659
92	\$2,703	\$3,191	\$3,506	\$3,719	\$3,902	\$4,808
93	\$2,757	\$3,255	\$3,570	\$3,786	\$3,968	\$4,900
94	\$2,813	\$3,319	\$3,640	\$3,853	\$4,040	\$4,990
95	\$2,875	\$3,378	\$3,699	\$3,922	\$4,115	\$5,082
96	\$2,934	\$3,440	\$3,763	\$3,991	\$4,184	\$5,170
97+	\$2,990	\$3,501	\$3,832	\$4,058	\$4,258	\$5,259

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$64	\$64	\$67	\$67	\$72	\$85	* Joint applicants receive 15% discount.
39	\$64	\$67	\$72	\$74	\$77	\$98	
40	\$67	\$74	\$77	\$80	\$85	\$103	
41	\$72	\$77	\$85	\$90	\$90	\$113	
42	\$74	\$85	\$90	\$92	\$98	\$123	
43	\$80	\$90	\$98	\$100	\$103	\$128	
44	\$85	\$92	\$100	\$105	\$113	\$139	
45	\$90	\$100	\$105	\$113	\$118	\$149	
46	\$92	\$103	\$113	\$118	\$123	\$154	
47	\$98	\$113	\$118	\$126	\$128	\$164	
48	\$100	\$113	\$123	\$128	\$131	\$169	
49	\$100	\$116	\$126	\$131	\$139	\$175	
50	\$103	\$118	\$128	\$139	\$141	\$180	
51	\$105	\$123	\$128	\$141	\$144	\$187	
52	\$105	\$123	\$131	\$141	\$149	\$193	
53	\$116	\$128	\$141	\$151	\$157	\$203	
54	\$118	\$139	\$151	\$157	\$167	\$216	
55	\$126	\$144	\$157	\$167	\$177	\$228	
56	\$131	\$151	\$167	\$177	\$187	\$241	
57	\$139	\$157	\$175	\$187	\$195	\$252	
58	\$151	\$175	\$193	\$203	\$216	\$277	
59	\$164	\$190	\$213	\$221	\$239	\$303	
60	\$177	\$205	\$226	\$244	\$254	\$329	
61	\$190	\$221	\$244	\$264	\$277	\$354	
62	\$203	\$239	\$264	\$280	\$295	\$385	
63	\$221	\$264	\$290	\$305	\$323	\$418	
64	\$241	\$285	\$316	\$336	\$349	\$449	
65	\$264	\$305	\$341	\$362	\$380	\$485	
66	\$280	\$334	\$367	\$388	\$408	\$521	
67	\$303	\$354	\$393	\$413	\$436	\$554	
68	\$341	\$398	\$439	\$470	\$490	\$624	
69	\$372	\$444	\$488	\$521	\$547	\$693	
70	\$411	\$485	\$536	\$572	\$601	\$765	
71	\$447	\$526	\$588	\$629	\$657	\$834	
72	\$483	\$572	\$637	\$680	\$714	\$906	
73	\$565	\$670	\$744	\$796	\$837	\$1,060	
74	\$644	\$770	\$857	\$914	\$963	\$1,214	
75	\$732	\$870	\$970	\$1,037	\$1,086	\$1,373	
76	\$811	\$970	\$1,081	\$1,155	\$1,209	\$1,527	
77	\$893	\$1,073	\$1,191	\$1,273	\$1,335	\$1,681	
78	\$988	\$1,188	\$1,324	\$1,412	\$1,484	\$1,869	
79	\$1,086	\$1,307	\$1,453	\$1,556	\$1,630	\$2,048	
80	\$1,181	\$1,425	\$1,589	\$1,697	\$1,781	\$2,233	
81	\$1,278	\$1,543	\$1,720	\$1,838	\$1,928	\$2,413	
82	\$1,373	\$1,656	\$1,848	\$1,976	\$2,077	\$2,600	
83	\$1,471	\$1,774	\$1,984	\$2,118	\$2,223	\$2,780	
84	\$1,566	\$1,894	\$2,115	\$2,261	\$2,372	\$2,962	
85	\$1,668	\$2,018	\$2,254	\$2,410	\$2,528	\$3,152	
86	\$1,771	\$2,143	\$2,390	\$2,557	\$2,685	\$3,345	
87	\$1,876	\$2,269	\$2,531	\$2,705	\$2,844	\$3,532	
88	\$1,958	\$2,361	\$2,628	\$2,806	\$2,947	\$3,660	
89	\$2,041	\$2,451	\$2,723	\$2,903	\$3,049	\$3,786	
90	\$2,118	\$2,541	\$2,821	\$3,003	\$3,155	\$3,914	
91	\$2,197	\$2,631	\$2,911	\$3,103	\$3,257	\$4,040	
92	\$2,282	\$2,723	\$3,006	\$3,203	\$3,365	\$4,171	
93	\$2,331	\$2,775	\$3,067	\$3,262	\$3,427	\$4,251	
94	\$2,377	\$2,831	\$3,121	\$3,319	\$3,488	\$4,325	
95	\$2,428	\$2,883	\$3,178	\$3,378	\$3,550	\$4,405	
96	\$2,477	\$2,934	\$3,232	\$3,440	\$3,614	\$4,482	
97+	\$2,526	\$2,990	\$3,288	\$3,493	\$3,673	\$4,559	

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound Inflation <u>1LTCIE0011</u>	Simple Inflation <u>1LTCIE0012</u>	Cost of Living Option <u>1LTCIE0013</u>
<=38	2.25	1.55	1.05
39	2.25	1.55	1.05
40	2.25	1.55	1.05
41	2.25	1.55	1.05
42	2.25	1.55	1.05
43	2.23	1.55	1.05
44	2.21	1.55	1.05
45	2.19	1.55	1.05
46	2.17	1.55	1.05
47	2.15	1.55	1.05
48	2.13	1.55	1.05
49	2.11	1.55	1.05
50	2.09	1.55	1.05
51	2.07	1.55	1.05
52	2.05	1.55	1.05
53	2.03	1.55	1.05
54	2.01	1.55	1.05
55	1.99	1.55	1.05
56	1.97	1.55	1.05
57	1.95	1.55	1.05
58	1.94	1.55	1.05
59	1.93	1.55	1.05
60	1.92	1.55	1.05
61	1.91	1.55	1.05
62	1.90	1.55	1.05
63	1.88	1.54	1.05
64	1.86	1.53	1.05
65	1.84	1.52	1.05
66	1.82	1.51	1.05
67	1.80	1.50	1.05
68	1.77	1.50	1.05
69	1.74	1.50	1.05
70	1.71	1.50	1.05
71	1.68	1.50	1.05
72	1.65	1.50	1.05
73	1.61	1.48	1.05
74	1.57	1.46	1.05
75	1.53	1.44	1.05
76	1.49	1.42	1.05
77	1.45	1.40	1.05
78	1.43	1.38	1.05
79	1.41	1.36	1.05
80	1.39	1.34	1.05
81	1.37	1.32	1.05
82	1.35	1.30	1.05
83	1.33	1.29	1.05
84	1.31	1.28	1.05
85	1.29	1.27	1.05
86	1.27	1.26	1.05
87	1.25	1.25	1.05
88	1.24	1.24	1.05
89	1.23	1.23	1.05
90	1.22	1.22	1.05
91	1.21	1.21	1.05
92	1.20	1.20	1.05
93	1.20	1.20	1.05
94	1.19	1.19	1.05
95	1.19	1.19	1.05
96	1.18	1.18	1.05
97+	1.18	1.18	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Shortened Benefit Period (Non-forfeiture) <u>1LTCIE0010</u>
<=38	1.15
39	1.15
40	1.15
41	1.15
42	1.15
43	1.15
44	1.15
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.15
51	1.15
52	1.15
53	1.15
54	1.15
55	1.15
56	1.15
57	1.15
58	1.15
59	1.15
60	1.14
61	1.14
62	1.14
63	1.14
64	1.14
65	1.13
66	1.13
67	1.13
68	1.13
69	1.13
70	1.12
71	1.12
72	1.12
73	1.11
74	1.11
75	1.10
76	1.10
77	1.09
78	1.08
79	1.08
80	1.07
81	1.07
82	1.06
83	1.06
84	1.06
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.05
92	1.05
93	1.05
94	1.05
95	1.05
96	1.05
97+	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)

Rider 1LTCIE0015 - Shared Extended Expense Rider Factors

Both spouses purchase B.P. of	Additional Shared Benefit Period Purchased					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider 1LTCIE0014 - Factor to add Dual Waiver of Premium option:

1.06

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Payment Method Adjustment Factors
When Inflation is Added

Issue Age	10-pay Factor	Single Premium Factor	Paid up at 65 Factor
<=38	4.9	40.2	2.1
39	4.9	40.0	2.1
40	4.8	38.8	2.1
41	4.6	37.5	2.1
42	4.5	36.2	2.1
43	4.4	34.9	2.1
44	4.2	33.6	2.1
45	4.1	32.4	2.1
46	3.9	31.1	2.1
47	3.8	29.8	2.1
48	3.7	28.8	2.1
49	3.5	27.8	2.2
50	3.4	26.7	2.2
51	3.2	25.7	2.3
52	3.1	24.7	2.3
53	3.0	23.8	2.4
54	2.9	22.9	2.5
55	2.8	22.0	2.6
56	2.7	21.1	2.7
57	2.6	20.2	2.8
58	2.5	19.4	3.4
59	2.4	18.6	4.0
60	2.3	17.9	4.5
61	2.2	17.1	5.1
62	2.1	16.3	5.7
63	2.0	15.7	10.4
64	2.0	15.1	15.1
65	1.9	14.5	
66	1.9	13.9	
67	1.8	13.3	
68	1.7	12.7	
69	1.7	12.2	
70	1.6	11.6	
71	1.6	11.1	
72	1.5	10.5	
73	1.5	10.0	
74	1.4	9.5	
75	1.4	9.1	
76	1.3	8.6	
77	1.3	8.1	
78	1.3	7.7	
79	1.2	7.2	
80	1.2	6.8	
81	1.1	6.3	
82	1.1	5.9	
83	1.1	5.5	
84+	1.1	5.0	

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor	Single Premium Factor	Paid up at 65 Factor
<=38	2.9	24.9	1.4
39	2.9	24.9	1.4
40	2.8	24.3	1.4
41	2.8	23.8	1.5
42	2.7	23.3	1.5
43	2.6	22.8	1.5
44	2.6	22.3	1.6
45	2.5	21.7	1.6
46	2.5	21.2	1.7
47	2.4	20.7	1.7
48	2.4	20.2	1.8
49	2.3	19.8	1.8
50	2.3	19.3	1.9
51	2.2	18.9	1.9
52	2.2	18.4	1.9
53	2.2	18.3	2.0
54	2.2	18.2	2.1
55	2.1	18.0	2.3
56	2.1	17.9	2.4
57	2.1	17.8	2.5
58	2.0	17.2	3.0
59	2.0	16.7	3.6
60	1.9	16.1	4.1
61	1.9	15.6	4.7
62	1.8	15.0	5.2
63	1.8	14.7	9.8
64	1.8	14.3	14.3
65	1.8	14.0	
66	1.8	13.6	
67	1.8	13.3	
68	1.7	12.7	
69	1.7	12.2	
70	1.6	11.6	
71	1.6	11.1	
72	1.5	10.5	
73	1.5	10.0	
74	1.4	9.5	
75	1.4	9.1	
76	1.3	8.6	
77	1.3	8.1	
78	1.3	7.7	
79	1.2	7.2	
80	1.2	6.8	
81	1.1	6.3	
82	1.1	5.9	
83	1.1	5.5	
84+	1.1	5.0	

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Supporting Document Schedules

Bypassed - Item:	Transmittal Letter (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	1LTCI Cover Letter 2021 - PA.pdf 1LTCI Actuarial Memorandum 2021 - PA.pdf 1LTCI Appendices 2021 - PA.pdf Generic RINC Letter - 1LTC 2LTC 4LTC 2021.pdf Managing Long-Term Care Risk - 2021.pdf 1LTCI Exhibits 2021 - PA.pdf 1LTCI Exhibits 2021 - PA.xlsx
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Advertisement Compliance Certification
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see section "13. CLAIM LIABILITY AND RESERVE" of the Actuarial Memorandum.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Response to Objection Dated 12/22/2021
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State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Comments:	
Attachment(s):	1LTCI PA Objection 1 - Response.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Response to Objection Dated 1/26/2022
Comments:	
Attachment(s):	1LTCI PA Objection 2 - Response.pdf
Item Status:	
Status Date:	

SERFF Tracking #:	GLTC-132995871	State Tracking #:	GLTC-132995871	Company Tracking #:	1LTCI RATE INCREASE FILING 2021
<hr/>					
State:	Pennsylvania		Filing Company:	Continental General Insurance Company	
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified				
Product Name:	1LTCI				
Project Name/Number:	1LTCI Rate Increase Filing 2021/				

Attachment 1LTCI Exhibits 2021 - PA.xlsx is not a PDF document and cannot be reproduced here.



P.O. Box 203098
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Toll Free: (866) 830-0607
Fax: (888) 769-0737

December 16, 2021

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Forms: 1LTCIP0001, 1LTCIP0002
SERFF Tracking Number: GLTC-132995871

Dear Sir or Madam:

Enclosed for your review, please find copies of an Actuarial Memorandum and rate sheets in support of the current proposed increases on the above-referenced Long-Term Care Insurance products.

The base rate increase applies to the base policy and all applicable benefit riders for which a premium is paid. The rate increase will be effective on the first premium due date subsequent to state insurance department approval and in accordance with state policyholder notification requirements, with the additional condition that no policyholder will receive a rate increase sooner than one year after receiving a prior rate increase, if applicable.

This filing applies to inforce policies issued in this state. The above referenced policy forms are Individual Long-Term Care insurance products, which are no longer being sold.

Enclosed are any necessary certifications, transmittals, and/or filing fees as may be required by your state. I hope that with this information your approval of this filing will be forthcoming. If you have any questions or need additional information, please feel free to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Elizabeth A. O'Brien', is written over a horizontal line.

Elizabeth A. O'Brien, FSA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

PA

Long-term care administrator for:
Great American Life Insurance Company®
Loyal American Life Insurance Company®

Continental General Insurance Company

P.O. Box 203098
Austin, Texas 78720-3098

**Actuarial Memorandum Supporting Rate Revisions for
Long Term Care Insurance Base Policy Forms and Riders Associated with
1LTCIP0001, 1LTCIP0002**

1 SCOPE AND PURPOSE

The purpose of this memorandum is to provide actuarial information supporting a rate revision to the Base Policy Forms and Riders of the Continental General Insurance Company (the Company) long-term care (LTC) policy form referenced above.

These policies were originally sold under the name Great American Life Insurance Company (GALIC). Virtually all of the GALIC policies have been novated into United Teacher Associates (UTA), and the remaining GALIC policies are 100% ceded to UTA. All policies issued in Florida are 100% ceded to GALIC and therefore are excluded from this analysis. Effective December 31, 2016, UTA (inactive NAIC No: 63479) merged into Continental General Insurance Company (active NAIC No: 71404).

Some riders may not be available in all states. The issue date range associated with premium-paying lives in this state is shown in Appendix A.

These forms are no longer being marketed in any state and the Company is no longer selling any new Long-Term Care Insurance.

The Company is requesting an 132% rate increase in your state at this time. While the Company intends to implement the full requested rate increase at one time, we are open to discussions with the state regarding alternative implementation options, such as an actuarially equivalent series of rate increases.

This rate filing is not intended to be used for other purposes.

The body of this actuarial memorandum was written to apply to each state where these products were issued. Any reference to information that is specific to a particular state is included in Appendix A.

Please refer to Section 21 for a description of the information contained in each Appendix.

2 POLICYHOLDER OPTIONS TO MITIGATE IMPACT OF PREMIUM RATE INCREASE

Optional Policyholder offers to Reduce Benefits

The Company will give policyholders Benefit Reduction Offers to help mitigate the impact to policyholders of the premium rate increase on the base policy and riders. The Benefit Reduction Offers will allow the policyholder to:

1. Lower their lifetime maximum benefit,
2. Lower their daily benefit, or
3. Increase their elimination period.

Non-forfeiture Offers

In addition, the Company will give the policyholder the option to accept a shortened benefit period. Acceptance of the non-forfeiture benefit will provide the policyholder with a paid-up policy, with no future premiums required. Under this paid-up policy, the maximum benefit amount is equal to the greater of the sum of premiums paid or 30 times their daily benefit, and the daily benefit amount is equal to the policyholder's current daily benefit amount. This non-forfeiture benefit shall not exceed the policyholder's remaining unused Maximum Lifetime Benefit at the time of conversion. Upon acceptance of this offer, an endorsement reflecting the non-forfeiture benefit will be sent to the policyholder. This offer will be made to all policyholders.

If applicable, for policyholders with active Limited Pay policy provisions, the Company will additionally provide policyholders an opportunity to elect a reduced paid-up policy in accordance with state regulatory requirements.

3 PREMIUM RATE INCREASE JUSTIFICATION

This rate revision is necessary because the current best estimate projections of the nationwide lifetime loss ratios are in excess of expected. Policies were issued nationwide under both loss ratio requirements and under rate stabilization requirements established in the 2000 LTC NAIC Model Regulation.

The lifetime loss ratios anticipated at the time of original pricing for these policy forms is 62.0%. This loss ratio has been stated based on the original pricing interest rate of 5.5%. Based on available documentation, the pricing loss ratio stated below is conservatively assumed to be representative of best estimate expectations.

For policies issued under loss ratio requirements, the lifetime loss ratio that these products were initially priced to has been exceeded. For policies issued under rate stabilization requirements, the margin for moderately adverse deviation built into the rates at the time of original pricing was a 10% deviation in the lifetime loss ratio, when compared to originally expected. This margin has been exceeded.

Consistent with the discussions and final document produced by the NAIC Pricing Subgroup's ("Long-term Care Insurance Approaches to Reviewing Premium Rate Increases"), the Company is providing analysis based on the modified prospective present value approach to determine the level of rate increase requested. This modified approach recognizes that past premium rate increases were not adequate and relies on the original pricing assumptions to catch-up on past premium rate increases.

The cumulative rate increase indicated by the modified prospective present value formula is calculated as:

Cumulative rate increase % =

$$\frac{\Delta PV(\text{future incurred claims}) - (0.58)\Delta PV(\text{future earned premiums})}{(0.85)PV_{\text{current}}(\text{future earned premiums})}$$

The ΔPV indicates the change in present value due to the change in actuarial assumptions between original assumptions and current moderately adverse assumptions. The formula is applied to nationwide experience that has been restated to the original rate level. Please note that experience associated with lives that are currently in a paid-up status has been excluded from the calculation.

Moderately adverse assumptions are defined as best estimate assumptions as described in Section 10, plus a 10% load to future incurred claims.

State-specific justified rate increases are calculated to achieve equity across states with respect to the total amount of rate increases that will have been implemented in each state. In order to calculate the rate increase needed for this state specifically, the following formula was used:

$$\frac{1 + \text{Cumulative Rate Increase}}{1 + \text{State Specific Cumulative Rate Increase to Date}} - 1$$

4 DESCRIPTION OF BENEFITS

Appendix B contains a brief summary of the benefits contained in these base forms and associated riders. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

5 RENEWABILITY CLAUSE

All products are Guaranteed Renewable, Individual Long-Term Care policies.

6 MARKETING METHOD

All forms were marketed to individuals by licensed agents. These products are not currently being marketed.

7 APPLICABILITY

The revised rates contained in this memorandum will be applicable to all renewals of the policy form and riders described in Section 1 as well as all future periodic inflation protection offers. The current and revised premium rate schedules are attached. The rate revision will be applied as a consistent percentage to all premium classes. The modal premium factors will remain unchanged from the current factors.

8 PROPOSED EFFECTIVE DATE

Policyholder notification of the rate increases will begin as soon as possible subject to state insurance department approval with the additional condition that no policyholder will receive the rate increases sooner than one year after receiving a previous rate increase.

9 UNDERWRITING

Most policies subject to this rate revision were subject to full medical underwriting in accordance with Company standards in place at the time of issue. The underwriting standards used were taken into consideration when projecting future experience.

10 ACTUARIAL ASSUMPTIONS

The actuarial assumptions used to project the future premiums and claims are described in this section. Appendix D provides further details of the experience studies conducted that were used to develop the

actuarial assumptions. These base assumptions are the same as the assumptions being used in the Company's internal cash flow testing.

A Morbidity

The morbidity assumptions are based on a combination of the Company's historical claim experience on these forms from 2006 through 3/31/2020, the Milliman 2017 Long-Term Care Guidelines (Guidelines) and judgment. The claim cost assumptions reflect the Company's current best estimate of future morbidity. In setting the morbidity assumptions, the policy design, underwriting and claim adjudication practices have been taken into consideration. The baseline assumptions do not include any adverse selection resulting from the rate increase, loads for moderately adverse experience, or future morbidity improvement.

B Mortality

The best estimate future mortality assumption is 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, selection factors, and other attained age adjustments.

C Voluntary Lapse

The voluntary lapse assumptions were developed from a policy persistency study conducted on the Company's experience on these forms and judgment. Lapse rates are combined with mortality rates and benefit exhaust rates to derive the total termination rate. We assumed all remaining policies would terminate at attained age 120. The lapse assumptions represent the best estimate expectations of future experience and do not include any provisions for adverse experience. Voluntary lapse rates vary by marital status and inflation versus non-inflation.

The table below shows the detailed voluntary lapse assumptions for the applicable projected policy durations.

Voluntary Lapse Rate				
	Married		Single	
Duration	Inflation	Non-Inflation	Inflation	Non-Inflation
11	1.05%	1.13%	2.08%	3.86%
12	1.05%	1.13%	1.84%	3.57%
13	0.84%	0.91%	1.60%	3.09%
14	0.73%	0.76%	1.36%	2.70%
15+	0.63%	0.61%	1.20%	2.22%

Additional multiplier to apply to Lapse Rates for Gender	
Gender	Multiplier
Female	76.0%
Male	142.0%

For limited pay policies, voluntary lapse rates were assumed to be zero after the premium payment period.

Voluntary lapse assumptions include an NFO conversion rate which is calculated as 19% of the requested rate increase, capped at 19%.

D Interest Rate

The supporting exhibits use the average maximum valuation interest rate of 4.5% to calculate the lifetime loss ratio.

E Expenses

The need for a rate increase is based on the modified prospective present value formula. Expenses are not accounted for in the modified prospective present value formula and therefore are not used as justification for the rate increase. As such, expenses are not being projected and are not included in this filing.

11 ISSUE AGE RANGE

These products were available for issue ages 18 to 84. Premiums are based on issue age.

12 AREA FACTORS

The Company did not use area factors within the state in the premium scale for these products.

13 CLAIM LIABILITY AND RESERVE

Claim reserves were calculated using appropriate actuarial methods for Incurred But Not Reported reserves (IBNR) and using continuance curves validated for the Company's experience for open claims on a disabled life basis. The claim reserves were discounted to the incurred date for each claim and have been included in the historical incurred claims.

14 ACTIVE LIFE RESERVES

Incurred claims are calculated without the impact of the change in active life reserves.

15 DISTRIBUTION OF BUSINESS

The historical experience reflects the actual distribution of policies during the experience period. The projected future experience is based on a seriatim projection of the current inforce policies. See Appendix C for the distribution of the inforce policies by key demographic and benefit characteristics.

16 NUMBER OF POLICYHOLDERS

Please refer to Appendix A for the current number of premium-paying policyholders as of 9/30/2020 in this state.

17 AVERAGE ANNUAL PREMIUM

The average annual premium for these products both prior to the impact of the requested rate increase, and after, is indicated in Appendix A.

18 HISTORY OF RATE ADJUSTMENTS

Please refer to Appendix A for the history of rate adjustments on these products in this state.

19 EXPERIENCE – PAST AND FUTURE

Nationwide historical experience since inception by issue year within calendar year for these policy forms and riders as of 9/30/2020 is contained in Exhibit 2a. Experience for loss years 2020 and prior are developed through 9/30/2020. In these exhibits, please note that the paid claims have been discounted with interest from the claim payment date back to the incurred date of the claim.

Historical nationwide experience for all policies issued under these products is contained in Exhibit 3a. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3a. Projected experience utilizes best estimate assumptions.

Historical nationwide experience for policies in premium-paying status is contained in Exhibit 3b. The nationwide historical and projected experience adjusted to reflect the state's specific rate increase history, both with and without the impact of the requested rate increase, is also contained in Exhibit 3b. Projected experience utilizes best estimate assumptions.

In developing the projected future experience with the rate increase, an implementation date of 8/1/2022 was assumed.

20 RELATIONSHIP OF RENEWAL PREMIUM TO NEW BUSINESS PREMIUM

The Company is no longer selling any new Long-Term Care business. Therefore, the comparison of renewal premium rates after the rate increase to the Company's current new business premium rate schedule is not applicable.

21 SUMMARY OF APPENDICES

Appendix A contains information that is specific to the state in which this filing is made, such as the average annual premium, the number of policyholders inforce, etc. Similar information for nationwide is also contained in this Appendix.

Appendix B contains a summary of the benefits included under each policy form grouping.

Appendix C contains a summary of the demographic distributions of the inforce policies as of 9/30/2020.

Appendix D contains a detailed summary of the development of the projection assumptions.

Appendix E contains a comparison of the actual total termination rates to both the original pricing assumptions and current assumptions.

22 SUMMARY OF EXHIBITS

Exhibit 1 contains the breakdown of policy counts, annualized premium, and average premium for all inforce policies by state under each product grouping as of the inforce date.

Exhibit 2a contains the historical nationwide lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 2b contains the historical state-specific lifetime experience for all policies issued under these products by issue year within calendar year.

Exhibit 3a contains historical and projected nationwide experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 3b contains historical and projected nationwide experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions. Historical experience is shown before and after adjusting for this state's specific rate history.

Exhibit 4a contains historical and projected state-specific experience for all policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 4b contains historical and projected state-specific experience for premium-paying policies issued under these products. The exhibit also includes the projected lifetime loss ratios both with and without the impact of the proposed rate increase. Projected experience utilizes best estimate assumptions.

Exhibit 5 contains nationwide experience for premium-paying policies, restated to the original rate level, using original assumptions and current moderately adverse assumptions.

Exhibit 6 contains the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL) at the state-specific level.

Exhibit 7 contains a premium rate history, pending requests, and the overall historical increase for each form on a state-by-state basis.

23 ELIGIBILITY FOR CONTINGENT BENEFIT UPON LAPSE

Exhibit 6 has been provided to demonstrate the number of premium paying policyholders that will become eligible for the contingent benefit upon lapse (CBUL). Policyholders are defined as being eligible given they are governed by rate stability regulations and they have surpassed the cumulative rate increase threshold given this request.

Given that policyholders in this state will become eligible for the CBUL, the attached document (Managing Long Term Care Risk - 2021), provided by the Company's Chief Operating Officer, provides a demonstration that the Company has appropriate policy administration and claim processing procedures in place to assure our policyholders' long-term care claims are paid according to the provisions of our contracts.

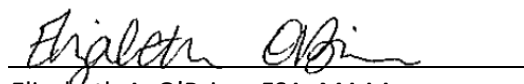
24 ACTUARIAL CERTIFICATION

In performing the analysis, preparing this filing, and rendering the actuarial opinion below, I relied upon other actuaries for experience analysis used to develop baseline actuarial assumptions related to morbidity and persistency. I reviewed the analysis for reasonableness and consistency, but I did not perform a detailed audit. The assumptions are appropriate for the purpose used.

To the best of my knowledge and judgment this rate filing is in compliance with the applicable laws and regulations of this state as they relate to premium rate developments and revisions. This memorandum complies with all applicable Actuarial Standards of Practice, including Actuarial Standards of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits," No. 18 "Long-Term Care Insurance," and No. 23 "Data Quality."

I have reviewed and taken into consideration the policy design and coverage provided, and the Company's original underwriting and claims adjudication processes.

In my opinion, the rates are not excessive or unfairly discriminatory, and the benefits are reasonable in relation to the premiums. The anticipated lifetime loss ratio exceeds the applicable required loss ratio. If the requested increase is implemented and the underlying moderately adverse assumptions are realized, no further premium rate schedule increases are anticipated at this time. The Company will continue to monitor experience and reserves the right to take additional rate action if necessary.



Elizabeth A. O'Brien, FSA, MAAA

Associate Actuary

Continental General Insurance Company

11001 Lakeline Blvd, Suite 120

Austin, Texas 78717

Appendix A
Continental General Insurance Company
1LTCIP0001, 1LTCIP0002

Pennsylvania

Requested Rate Increase = 132%

Issue Date Range (Section 1 in Actuarial Memorandum)

Pennsylvania	5/2/2000	to	10/21/2003
Nationwide	11/10/1999	to	11/7/2009

Rate Stabilization Date for Pennsylvania 9/16/2002

Number of Premium-Paying Policyholders and Annualized Premium as of September 30, 2020

Number of premium-paying lives in Pennsylvania	
Issued prior to Rate Stabilization	61
Issued on or after Rate Stabilization	24
Average issue age	59

	Policies		Premium
Pennsylvania	85	\$	242,449
Nationwide	2,524	\$	5,959,130

Average Annual Premium (Section 17 in Actuarial Memorandum)

The average annual premium for this form and associated riders,
prior to the current rate increase is:

Pennsylvania	2,852
Nationwide	2,361

The average annual premium for this form and associated riders in Pennsylvania,
including the impact of the requested rate increase, is: 6,617

Rate Increase History (Section 18 in Actuarial Memorandum)

Approved Rate Changes include: 15% in 2014, 20% in 2016, 55% in 2018

Lifetime Loss Ratio - Exhibit 3a

The Lifetime Loss Ratio without the requested rate increase is:	105.0%
The Lifetime Loss Ratio with the requested rate increase is:	87.4%

Appendix B

Continental General Insurance Company

Description of Benefits

A brief summary of the benefits contained in the base forms and associated riders is provided below. A complete description of the benefit provisions and conditions for eligibility is contained in the policy forms and riders on file with the state.

Policy Forms 1LTCIP0001 and 1LTCIP0002

Two policies were available: a nursing home only policy (form 1LTCIP0002) and a comprehensive nursing home plus home care policy (form 1LTCIP0001). Except for the services covered, the pricing assumptions used, policy features, and benefit options are identical.

The elimination period could be chosen as 0, 20, 60, 90 or 180 calendar days. The benefit period is administered on a "pool of money" basis, where the pool of money is calculated as the nursing home daily maximum times 365 times 2, 3, 4, 5, 6, or unlimited. The nursing home daily maximum was available in multiples of \$10 (minimum of \$50). On form 1LTCIP0001, home health care coverage can be added with a daily maximum of 50%, 80% or 100% of the nursing home daily maximum. If the Company's Care Advisor is involved in the Plan of Care development, the home health care maximum will be administered on a weekly basis (where home health care weekly maximum is 7 times the home care daily maximum).

Benefits are payable when the insured becomes disabled in two out of six Activities of Daily Living (ADLs) for 90 days, or when he or she becomes cognitively impaired.

An insured who qualifies for benefits will be eligible to receive all long term care services that are included in the Plan of Care and covered under the policy. For form 1LTCIP0002, this could include nursing home care or assisted living facility care. A 30-day per year bed reservation benefit could be included in the Plan of Care under the base policy. For form 1LTCIP0001, the Plan of Care could include any of the benefits covered by the nursing home only policy, and/or it could include home health care, adult day care, up to 30 days per year of respite care, or up to 5 times the daily maximum in informal caregiver training (one time only). On form 1LTCIP0001, other alternate services could be included, if agreed to by all parties, and as long as they wouldn't reduce the available long term care benefit to fewer than 24 months. Also, on the comprehensive policy, upon approval of the Care Advisor, the policy will cover home health care services provided by an independent caregiver who is properly certified.

Policy form 1LTCIP0001 also provides for a home medical technology benefit, paying a monthly amount equal to the home care daily maximum for rental or lease of medical equipment or a medic alert system. The form also provides an Immediate Home Care benefit of 30 times the home care daily maximum, for the insured or his family to use for miscellaneous expenses when the insured is not confined to a facility.

On both policies, the pool of money is restored to its original level if the insured is claim-free and returns to normal activities for at least 6 months.

A 10-year survivorship benefit is included on both policies, where the premiums for a surviving spouse are waived if death occurs after both spouses have had this coverage continuously in force for 10 or more years.

After 12 days of covered care have been provided, premiums on the policy are waived for the remainder of the claim period.

Appendix B

Continental General Insurance Company

Description of Benefits

All benefits are subject to the daily maximums, the total benefit allowance (except for the immediate home care benefit, which has its own separate maximum) and the elimination period (except that the latter does not apply to the respite benefit, the Care Advisory services, or the caregiver training benefit).

Several optional riders were available for these policies:

- Rider 1LTCIE0011 – Compound Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5%, compounded annually, on each policy anniversary.
- Rider 1LTCIE0012 – Simple Inflation Protection: Increases the daily maximum and the remaining lifetime maximum by 5% of the original amounts, on each policy anniversary.
- Rider 1LTCIE0013 – Cost of Living Increase: Gives the insured the option of increasing benefits at scheduled intervals, based on the CPI. The incremental benefits will be subject to an additional premium, based on the insured's attained age.
- Rider 1LTCIE0010 – Non-forfeiture Benefit: After 3 years inforce, the cumulative premiums paid will be available upon lapse to continue coverage for a revised lifetime maximum (i.e., a shortened benefit period). The revised lifetime maximum will be calculated as the cumulative premiums, subject to a minimum of 30 times the daily maximum.
- Rider 1LTCIE0014 – Dual Waiver of Premium: Waives the premium for a covered spouse when the other spouse's premium is waived due to claim.
- Rider 1LTCIE0015 – Shared Extended Expense: An additional pool of money, less than or equal to the original pool of money, can be purchased by both spouses for them to share, should one (or both) of them reach his/her lifetime maximum.

Continental General Insurance Company
Appendix C
Policy Form: 1LTCI
Distribution of Inforce Business as of 9/30/2020

Nationwide Excluding FL				
Issue Year	Count	% of Count	Premium	% of Premium
1999	1	0.0%	3,147	0.1%
2000	455	15.0%	865,121	14.5%
2001	729	24.0%	1,504,622	25.2%
2002	912	30.0%	1,835,796	30.8%
2003	804	26.4%	1,514,706	25.4%
2004	49	1.6%	66,907	1.1%
2005	15	0.5%	20,283	0.3%
2006	39	1.3%	63,274	1.1%
2007	7	0.2%	10,585	0.2%
2008	12	0.4%	39,159	0.7%
2009	18	0.6%	35,531	0.6%
Total	3,041	100.0%	5,959,130	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	90	3.0%	95,694	1.6%
45 - 49	153	5.0%	185,230	3.1%
50 - 54	516	17.0%	738,164	12.4%
55 - 59	1,017	33.4%	1,806,623	30.3%
60 - 64	681	22.4%	1,519,606	25.5%
65 - 69	412	13.5%	1,037,070	17.4%
70 - 74	138	4.5%	443,568	7.4%
75 - 79	30	1.0%	105,642	1.8%
>80	4	0.1%	27,531	0.5%
Total	3,041	100.0%	5,959,130	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
45 - 49	5	0.2%	2,495	0.0%
50 - 54	16	0.5%	8,725	0.1%
55 - 59	31	1.0%	34,983	0.6%
60 - 64	77	2.5%	98,177	1.6%
65 - 69	225	7.4%	256,086	4.3%
70 - 74	679	22.3%	1,079,386	18.1%
75 - 79	933	30.7%	1,803,318	30.3%
>80	1,075	35.4%	2,675,960	44.9%
Total	3,041	100.0%	5,959,130	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	1,787	58.8%	3,453,424	58.0%
Male	1,254	41.2%	2,505,706	42.0%
Total	3,041	100.0%	5,959,130	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
COLI - Cost of Living Increase	38	1.2%	71,527	1.2%
Compound 5%	1,864	61.3%	3,900,947	65.5%
None	538	17.7%	626,441	10.5%
Simple 5%	601	19.8%	1,360,214	22.8%
Total	3,041	100.0%	5,959,130	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	204	6.7%	-	0.0%
PU at 65	25	0.8%	13,190	0.2%
Single	21	0.7%	-	0.0%
CNFO	273	9.0%	-	0.0%
Lifetime	2,518	82.8%	5,945,940	99.8%
Total	3,041	100.0%	5,959,130	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	185	6.1%	325,843	5.5%
20	603	19.8%	1,284,938	21.6%
60	1,048	34.5%	2,010,432	33.7%
90	1,095	36.0%	2,123,676	35.6%
180	110	3.6%	214,241	3.6%
Total	3,041	100.0%	5,959,130	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	266	8.7%	-	0.0%
1 - 2 years	5	0.2%	-	0.0%
2 - 3 years	179	5.9%	283,907	4.8%
3 - 4 years	702	23.1%	1,389,030	23.3%
4 - 5 years	373	12.3%	803,115	13.5%
5 - 6 years	515	16.9%	1,107,669	18.6%
6 - 7 years	193	6.3%	458,667	7.7%
Lifetime	808	26.6%	1,916,742	32.2%
Total	3,041	100.0%	5,959,130	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	743	24.4%	1,568,567	26.3%
Married	2,298	75.6%	4,390,562	73.7%
Total	3,041	100.0%	5,959,130	100.0%

Pennsylvania				
Issue Year	Count	% of Count	Premium	% of Premium
1999	-	0.0%	-	0.0%
2000	6	5.4%	10,623	4.4%
2001	41	36.6%	92,426	38.1%
2002	43	38.4%	96,443	39.8%
2003	20	17.9%	42,957	17.7%
2004	2	1.8%	-	0.0%
2005	-	0.0%	-	0.0%
2006	-	0.0%	-	0.0%
2007	-	0.0%	-	0.0%
2008	-	0.0%	-	0.0%
2009	-	0.0%	-	0.0%
Total	112	100.0%	242,449	100.0%

Issue Age	Count	% of Count	Premium	% of Premium
<45	2	1.8%	1,593	0.7%
45 - 49	3	2.7%	7,587	3.1%
50 - 54	17	15.2%	31,122	12.8%
55 - 59	46	41.1%	99,712	41.1%
60 - 64	22	19.6%	44,301	18.3%
65 - 69	15	13.4%	41,451	17.1%
70 - 74	6	5.4%	16,683	6.9%
75 - 79	1	0.9%	-	0.0%
>80	-	0.0%	-	0.0%
Total	112	100.0%	242,449	100.0%

Attained Age	Count	% of Count	Premium	% of Premium
45 - 49	-	0.0%	-	0.0%
50 - 54	-	0.0%	-	0.0%
55 - 59	1	0.9%	1,593	0.7%
60 - 64	3	2.7%	5,336	2.2%
65 - 69	4	3.6%	6,393	2.6%
70 - 74	24	21.4%	46,359	19.1%
75 - 79	40	35.7%	86,116	35.5%
>80	40	35.7%	96,652	39.9%
Total	112	100.0%	242,449	100.0%

Gender	Count	% of Count	Premium	% of Premium
Female	60	53.6%	127,177	52.5%
Male	52	46.4%	115,272	47.5%
Total	112	100.0%	242,449	100.0%

Inflation Options	Count	% of Count	Premium	% of Premium
COLI - Cost of Living Increase	1	0.9%	1,593	0.7%
Compound 5%	44	39.3%	120,904	49.9%
None	37	33.0%	25,820	10.6%
Simple 5%	30	26.8%	94,132	38.8%
Total	112	100.0%	242,449	100.0%

Limited Payment Options	Count	% of Count	Premium	% of Premium
10 Pay	-	0.0%	-	0.0%
PU at 65	-	0.0%	-	0.0%
Single	-	0.0%	-	0.0%
CNFO	27	24.1%	-	0.0%
Lifetime	85	75.9%	242,449	100.0%
Total	112	100.0%	242,449	100.0%

Elimination Period Days	Count	% of Count	Premium	% of Premium
0	2	1.8%	1,591	0.7%
20	16	14.3%	41,988	17.3%
60	21	18.8%	57,314	23.6%
90	64	57.1%	118,943	49.1%
180	9	8.0%	22,613	9.3%
Total	112	100.0%	242,449	100.0%

Benefit Period	Count	% of Count	Premium	% of Premium
< 1 year	26	23.2%	-	0.0%
1 - 2 years	1	0.9%	-	0.0%
2 - 3 years	2	1.8%	6,494	2.7%
3 - 4 years	20	17.9%	41,561	17.1%
4 - 5 years	14	12.5%	42,436	17.5%
5 - 6 years	17	15.2%	47,299	19.5%
6 - 7 years	8	7.1%	18,770	7.7%
Lifetime	24	21.4%	85,888	35.4%
Total	112	100.0%	242,449	100.0%

Marital Status	Count	% of Count	Premium	% of Premium
Single	31	27.7%	67,311	27.8%
Married	81	72.3%	175,138	72.2%
Total	112	100.0%	242,449	100.0%

Continental General Insurance Company
Appendix C
Policy Form: 1LTCI
Distribution of Inforce Business as of 9/30/2020

Nationwide Excluding FL				
HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	232	7.6%	392,666	6.6%
0.5-0.75	421	13.8%	738,091	12.4%
0.75-1	416	13.7%	791,018	13.3%
1-1.25	1,972	64.8%	4,037,354	67.8%
Total	3,041	100.0%	5,959,130	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	3,041	100.0%	5,959,130	100.0%
Total	3,041	100.0%	5,959,130	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	2,524	83.0%	5,959,130	100.0%
Paid Up	517	17.0%	-	0.0%
Total	3,041	100.0%	5,959,130	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	1,345	53.3%	3,236,619	54.3%
Monthly	728	28.8%	1,622,048	27.2%
Quarterly	354	14.0%	841,690	14.1%
Semi-Annual	97	3.8%	258,772	4.3%
Total	2,524	100.0%	5,959,130	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	1,548	50.9%	2,678,690	45.0%
Standard	1,470	48.3%	3,219,592	54.0%
Substandard	23	0.8%	60,847	1.0%
Total	3,041	100.0%	5,959,130	100.0%

Pennsylvania				
HHC Percent	Count	% of Count	Premium	% of Premium
<0.5	7	6.3%	20,045	8.3%
0.5-0.75	20	17.9%	36,383	15.0%
0.75-1	21	18.8%	53,935	22.2%
1-1.25	64	57.1%	132,086	54.5%
Total	112	100.0%	242,449	100.0%

Tax Status	Count	% of Count	Premium	% of Premium
TQ	112	100.0%	242,449	100.0%
Total	112	100.0%	242,449	100.0%

Premium-Paying Status	Count	% of Count	Premium	% of Premium
Not Paid Up	85	75.9%	242,449	100.0%
Paid Up	27	24.1%	-	0.0%
Total	112	100.0%	242,449	100.0%

Premium Mode	Count	% of Count	Premium	% of Premium
Annual	50	58.8%	147,396	60.8%
Monthly	19	22.4%	59,768	24.7%
Quarterly	16	18.8%	35,285	14.6%
Semi-Annual	-	0.0%	-	0.0%
Total	85	100.0%	242,449	100.0%

*Count includes premium paying lives only

Underwriting Class	Count	% of Count	Premium	% of Premium
Preferred	49	43.8%	103,096	42.5%
Standard	62	55.4%	139,353	57.5%
Substandard	1	0.9%	-	0.0%
Total	112	100.0%	242,449	100.0%

Continental General Insurance Company
Appendix D
Actuarial Assumption Development

Appendix D contains a description of the experience studies conducted on the Company's actual experience.

Termination Study

A study was conducted on the Company's actual termination experience from 2006 to 3/31/2020 on forms issued by Continental General Insurance Company. The study measured total termination rates.

The future expected voluntary lapse assumptions were developed based on the historical implied lapse experience and judgment. Historical implied lapses were determined by subtracting expected deaths and actual benefit exhaustions from total terminations. The expected voluntary lapse rates vary by inflation option, spousal discount, gender, and policy duration. Expected deaths were calculated assuming mortality is equal to 100% of the Individual Annuity Mortality (IAM) 2012 Basic table with mortality steepening factors, mortality improvement, and selection factors applied. This mortality assumption, including selection factors and mortality improvement, is based on industry expectations.

Exhibit D-1 contains the comparison of implied lapse experience to the current lapse assumptions. The Exhibit shows total lives, actual total terminations and expected deaths. The voluntary lapse rates are shown as described above, as historical implied lapses and expected lapses.

Morbidity Study

A morbidity study was also conducted on the Company's actual experience from 2006 to 3/31/2020 on forms issued by Continental General Insurance Company. Actual claims were measured against the Milliman 2017 Long Term Care Guidelines (Guidelines). Actual-to-expected fitting factors were developed based on the actual experience and judgment.

Actual incurred claims are based on paid claims and remaining claim reserves discounted (using an interest rate of 4.5% for this experience study) back to the claim incurred date. The claim reserves were discounted from valuation date to the claim incurred date using a 4.5% discount rate and excluding any waiver of premium load, LAE load and explicit margin. Actual claims include approximately \$13 million of Incurred But Not Reported reserve (IBNR) as of March 31, 2020, which is allocated to incurred year as follows: 5% to incurred year 2018, 75% to incurred year 2019, and 20% to incurred year 2020. Actual incurred claims are calculated by adding together the present value of paid claims and claim reserves. Actual average claim severity was calculated by dividing actual incurred claims by the count of claims. In this study, waiver of premium was excluded from both the actual claims and expected claims.

Expected claims were based on the *Guidelines* and include selection factors and actual-to-expected fitting factors. The actual-to-expected fitting factors varied by coverage type, benefit period, payment type, marital status, and form. No future morbidity improvement is assumed.

Exhibit D-2 contains the comparison of actual claim experience to the current assumptions for the policy forms included in this filing.

Continental General Insurance Company
Appendix D
Exhibit D-1
Termination Study

Experience by Policy Duration

Policy Duration	Total Lives	Total Terminations		Mortality Rate Expected	Voluntary Lapse Rate	
		Count	Rate		Implied	"Current"
1	17,274	1,599	9.3%	0.2%	9.1%	15.3%
2	19,561	1,169	6.0%	0.3%	5.7%	7.4%
3	19,751	949	4.8%	0.3%	4.5%	5.7%
4	20,106	799	4.0%	0.4%	3.6%	4.6%
5	20,765	612	2.9%	0.4%	2.5%	3.7%
6	21,535	594	2.8%	0.4%	2.3%	2.9%
7	21,819	531	2.4%	0.5%	1.9%	2.6%
8	21,136	421	2.0%	0.5%	1.4%	2.0%
9	20,458	397	1.9%	0.6%	1.3%	1.9%
10	19,748	488	2.5%	0.7%	1.7%	1.4%
11	17,801	349	2.0%	0.8%	1.1%	1.4%
12	14,923	322	2.2%	0.9%	1.2%	1.4%
13	10,772	242	2.2%	1.0%	1.1%	1.2%
14	8,033	188	2.3%	1.2%	1.0%	1.0%
15	5,304	175	3.3%	1.5%	1.6%	0.8%
16	3,815	115	3.0%	1.8%	1.0%	0.8%
17	2,952	111	3.8%	2.2%	1.3%	0.8%
18+	2,729	122	4.5%	2.8%	1.3%	0.8%
Total	268,482	9,183	3.4%	0.6%	2.8%	3.7%
Subtotal for Key Durations ⁶	66,330	1,624	2.4%	1.1%	1.2%	1.2%

Notes:

- 1) Experience from 2006 through 3/31/2020.
- 2) Expected Mortality Rate is 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 3) Implied Voluntary Lapse Rate is the Total Termination Rate minus the Expected Mortality Rate minus the Actual Benefit Exhaust Rate.
- 4) Current Voluntary Lapse Rate is the current projection assumption.
 Since these vary by inflation benefit option, spousal discount, and gender the rates shown above are composites.
 The ultimate lapse rate begins in duration 15.
- 5) Includes only lifetime pay policies (excludes single Pay, 5 Pay, 10 Pay, 15 Pay, 20 Pay, and paid-up at 65).
- 6) Key durations are policy durations 11+.

Continental General Insurance Company
Appendix D
Exhibit D-2
Policy Forms: 1LTCG, 1LTCI, 2LTCI, 4LTCI
Claim Study

Experience by Policy Duration

Policy Duration	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1	21,621	9	769,778	657,226	117.1%
2	22,556	30	1,451,439	1,435,863	101.1%
3	21,995	25	1,885,218	2,036,731	92.6%
4	22,443	25	1,176,810	2,922,686	40.3%
5	22,938	48	3,565,485	4,067,734	87.7%
6	23,353	68	5,830,101	5,460,458	106.8%
7	23,098	65	5,337,826	6,957,665	76.7%
8	22,600	107	8,020,560	8,576,939	93.5%
9	22,131	106	7,824,356	10,392,388	75.3%
10	21,663	114	10,567,607	12,439,819	84.9%
11	20,682	156	12,168,076	13,952,137	87.2%
12	18,218	156	14,721,298	14,711,561	100.1%
13	14,265	127	11,526,065	13,936,873	82.7%
14	10,419	121	9,122,831	12,252,659	74.5%
15	7,373	109	10,427,064	10,178,249	102.4%
16	4,738	95	9,812,974	8,098,216	121.2%
17	3,630	83	8,810,064	7,451,696	118.2%
18+	4,169	126	15,028,820	11,074,839	135.7%
Total	307,890	1,568	138,046,374	146,603,739	94.2%
Subtotal for Key Durations⁶	83,493	971	91,617,193	91,656,230	100.0%

Experience by Calendar Year

Calendar Year	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
2006	13,602	23	1,208,166	1,761,679	68.6%
2007	18,091	38	2,057,332	2,479,141	83.0%
2008	23,319	39	2,125,616	3,410,071	62.3%
2009	26,259	50	3,829,847	4,459,039	85.9%
2010	26,642	58	5,033,916	5,577,918	90.2%
2011	23,932	82	5,855,341	6,807,911	86.0%
2012	23,218	101	7,351,602	8,181,111	89.9%
2013	22,628	105	7,278,052	9,694,617	75.1%
2014	22,089	108	9,080,348	11,623,328	78.1%
2015	21,598	143	12,554,483	13,389,387	93.8%
2016	21,137	150	12,496,855	15,356,951	81.4%
2017	20,672	171	17,611,997	17,320,259	101.7%
2018	20,180	208	21,488,889	19,286,131	111.4%
2019	19,680	211	22,230,502	21,479,436	103.5%
2020	4,842	82	7,843,427	5,776,762	135.8%
Total	307,890	1,568	138,046,374	146,603,739	94.2%

Experience by Policy Form for Key Durations

Policy Form	Total Lives	Actual Claim Count	Actual Incurred Claims	Expected Incurred Claims	Actual to Expected
1LTCG	4,683	13	1,155,941	1,622,039	71.3%
1LTCI	28,791	560	50,912,709	50,445,078	100.9%
2LTCI	30,314	264	26,113,099	26,368,167	99.0%
4LTCI	19,704	135	13,435,444	13,220,945	101.6%
Total for Key Durations⁶	83,493	971	91,617,193	91,656,230	100.0%

Notes:

- 1) Experience from 2006 through 3/31/2020.
- 2) Actual incurred claims are defined as the sum of paid claims and reserves.
Paid claims represent the present value of paid claims discounted to the claim incurred date
Reserve amounts represent the present value of the remaining claim reserve (including IBNR) discounted to the claim incurred date.
- 3) Expected Claims are based on the Milliman 2017 *Long-Term Care Guidelines* (including Product Factors).
- 4) Claim dollar amounts are discounted using a 4.50% interest rate (both actual and expected).
- 5) 1LTCG refers to 1LTCGP0001 and 1LTCGP0008, 1LTCI refers to 1LTCIP0001 and 1LTCIP0002, 2LTCI refers to 2LTCIP0001 and 2LTCIP0002, 4LTCI refers to 4LTCIP0001 and 4LTCIP0002
- 6) Key durations are policy durations 11+.

Continental General Insurance Company
Appendix E
Policy Persistency Comparison
Policy Form: 1LTCL

Policy Duration	Actual Experience		Original Pricing Assumptions			Current Assumptions			Total
	Total Lives	Total Terminations	Lapse	Mortality	Total Terminations	Lapse	Mortality	Benefit Exhaustion	
1	101	7.9%	5.1%	0.5%	5.6%				
2	109	6.4%	4.1%	0.7%	4.7%				
3	169	7.7%	4.0%	0.9%	4.9%				
4	1,230	3.8%	4.0%	1.2%	5.2%				
5	2,513	2.2%	4.0%	1.6%	5.6%				
6	3,642	3.3%	4.0%	2.1%	6.0%				
7	4,319	2.6%	4.0%	2.5%	6.4%				
8	4,204	2.6%	4.0%	2.9%	6.8%				
9	4,094	2.7%	4.0%	3.3%	7.1%				
10	3,983	2.6%	4.0%	3.6%	7.5%				
11	3,859	2.4%	4.0%	4.0%	7.8%	1.5%	1.1%	0.1%	2.6%
12	3,753	2.4%	4.0%	4.3%	8.1%	1.4%	1.2%	0.2%	2.8%
13	3,643	2.6%	4.0%	4.5%	8.3%	1.2%	1.4%	0.3%	2.8%
14	3,486	3.0%	4.0%	4.8%	8.6%	1.0%	1.6%	0.1%	2.7%
15	3,312	3.9%	4.0%	5.1%	8.9%	0.8%	1.8%	0.3%	2.9%
16	3,104	3.3%	4.0%	5.4%	9.2%	0.8%	2.1%	0.2%	3.1%
17	2,498	4.2%	4.0%	5.8%	9.6%	0.8%	2.4%	0.3%	3.5%
18	1,445	4.0%	4.0%	6.4%	10.1%	0.8%	3.0%	0.3%	4.0%
19	682	6.0%	4.0%	7.0%	10.7%	0.8%	3.6%	0.7%	5.1%
20	75	9.3%	4.0%	7.4%	11.2%	0.8%	4.4%	2.7%	7.7%

Notes:

- 1) Experience is 2006 through 3/31/2020.
- 2) The "Current Assumptions" are only shown for key policy durations to reflect only active lives.
- 3) The "Original Pricing Assumptions" are those provided in the original pricing Actuarial Memorandum.
- 4) Since Lapse Rates vary by inflation benefit option, spousal discount, and gender, the rates shown above are composites.
The ultimate lapse rate starts in duration 15.
- 5) The mortality assumptions are 100% of the Individual Annuity Mortality (IAM) 2012 Basic Table with mortality steepening factors applied, historical mortality improvement, and selection factors.
- 6) Benefit exhaustion rates are based on actual experience.
- 7) The results shown above include only lifetime pay policies (excludes 10 pay, paid-up at 65, and single pay).

[Name]
[Address Line 1]
[Address Line 2]
[Address Line 3]
[City, State, Zip Code]

[Today's Date]

RE: Policy/Certificate No. [XXXXXXX]

Dear Policy/Certificate Holder:

Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] makes every effort to provide quality long term care insurance coverage at reasonable and affordable premium rates. However, the total claims experience for this policy form is in excess of expected levels.

Accordingly, it has become necessary for the Company to increase those premium rates. This adjustment is not related to your personal claims experience, but rather the claims experience for all policies/certificates on this policy form. This adjustment is effective on your premium due date of [Rate Increase Effective Date].

Premium Adjustment		
Current [Modal] Premium [\$X,XXX.XX]	New [Modal] Premium [\$X,XXX.XX]	Rate Increase Percentage [XX]%

[In addition to the current rate increase, the Company will be implementing [a/an] [XX]% rate increase approximately one year after the current increase.][In addition to the current rate increase, the Company will be implementing two additional rate increases, each approximately one year apart, as follows. One year after the current rate increase, the Company will be implementing a [XX]% rate increase. The following year, the Company will be implementing a [XX]% rate increase.] Also, the Company anticipates the need to request [an] additional rate increase[s] in the future. This is the Company's current best estimate for future rate increase action on this policy form. However, this plan could change if future claims experience varies from current expectations.

We have enclosed some information for you in the form of Frequently Asked Questions. We recommend that you review this material, which we believe will address many of your questions and concerns about certain coverage considerations.

[The benefits available to you in your policy/certificate offer valuable insurance protection. Enclosed you will find benefit reduction options and information regarding a Contingent Nonforfeiture Benefit that is being offered to you at this time. If you are interested in discussing these options or have questions, please contact our Client Services Department toll-free at [866-830-0607].]

[The benefits available to you in your policy/certificate offer valuable insurance protection. If you are interested in discussing benefit reduction options to reduce your premium, please call our Client Services Department toll-free at [866-830-0607]. Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company

Continental General Insurance Company

P.O. Box 203098

Austin, TX 78720-3098

is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.]

Sincerely,

[W. Travis Simpson]

[Senior Vice President and Chief Operating Officer]

Administration for:

Great American Life Insurance Company®

Loyal American Life Insurance Company®

P.O. Box 203098 • Austin, TX 78720-3098

Toll Free: (866) 830-0607 • Fax: (888) 769-0737

FREQUENTLY ASKED QUESTIONS

Additional Premium Increases

My premiums are being increased. Where is that allowed by my policy/certificate?

The Company has the right to adjust premiums in accordance with the terms of the policy/certificate. The face page of your policy/certificate discusses how this must be done. The premium increase has been filed with the Department of Insurance in the state where your policy/group master policy was issued.

You have told me that you are going to increase my premiums. Can I expect additional increases in the future?

As mentioned in the cover letter, the Company anticipates the need to pursue [an] additional rate increase[s] in the future. [In addition to the current rate increase, the Company will be implementing [a/an] [XX]% rate increase approximately one year after the current increase.][In addition to the current rate increase, the Company will be implementing two additional rate increases, each approximately one year apart, as follows. One year after the current rate increase, the Company will be implementing a [XX]% rate increase. The following year, the Company will be implementing a [XX]% rate increase.] This is the Company's current best estimate for future rate increase action on this policy form, but this plan could change if future claims experience varies from current expectations. As with this increase, any future increases would continue to be based on the overall experience of your class of insureds and filed with your state insurance department for approval, if required. You will be notified in advance of such increases as stated in your policy/certificate. We believe this information will enable you to anticipate the likelihood of future premium increases and to make an informed decision as to any benefit change options that could lower your premium now.

Benefit Reduction Options

I understand that my premiums are being increased. I am not sure I want to pay the increased premium. Do I have any options?

We may be able to provide you with alternative approaches to offset the increase by modifying the benefits in your policy/certificate. Our Client Services Department can give you detailed information about your policy/certificate. Some considerations might include removing optional riders that you may have purchased. However, you should always consider that if you reduce your coverage, you run the risk of increasing your out of pocket costs at the time of claim.

If I choose to reduce my premiums, how long do I have to pick an option?

Your premium will increase on the effective date stated in your notice letter, but you may change your coverage at any time. You may elect now, or any time in the future, to reduce benefits as outlined above. If you select any of the attached benefit reduction options, they will become effective on the rate increase effective date of [Rate Increase Effective Date], unless you specify otherwise.

Can the Company delay making my premium increase effective until I decide which option is best for me?

All policy/certificate holders within the same premium class must be treated similarly. We make sure that notices are mailed in advance of the increase to allow you time to make a decision. We cannot delay the premium increase on an individual policy/certificate basis.

Survivorship Considerations

If I have a Survivorship Benefit in my policy/certificate, how is this affected by the premium adjustment?

The survivorship benefit can be a very valuable feature. The benefit is not directly impacted by the premium adjustment. However, if you elect the Contingent Nonforfeiture Benefit as outlined below, your policy/certificate will be converted to a paid-up status, and the survivorship benefit will no longer be necessary.

NOTE: Please refer to your specific policy/certificate language for information relating to how your survivorship option may work and any qualifications that may apply.

Contingent Nonforfeiture Benefit

If I choose not to pay future premiums, what happens to my coverage?

If you do not pay your premium when it becomes due, your current coverage will lapse, i.e. terminate. However, in order to help you avoid losing the amount of the premiums you have paid up to this point for your coverage, the Company will provide you with a Contingent Nonforfeiture Benefit. [This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time. This is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.]

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. This benefit is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

[Contingent Nonforfeiture Benefit Option 1:

This benefit will allow your daily benefit amount and elimination period to remain the same, but the maximum benefits available will be reduced. The new maximum benefit will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

Contingent Nonforfeiture Benefit Option 2:

This benefit will allow your elimination period and remaining lifetime benefit amount to remain the same, but the daily benefit amounts will be reduced. The new daily benefit amounts will be determined as indicated on the enclosed Contingent Nonforfeiture Benefit Option page. Any inflation protection under your policy/certificate will stop at this time.

The Contingent Nonforfeiture Benefit is not a cash value. It is benefit dollars available to you in the event that you become eligible for and receive covered services in the future. Once your Contingent Nonforfeiture Benefit has been exercised, you may not resume the payment of premiums or make any changes to your policy/certificate.

You can elect the Contingent Nonforfeiture Benefit by completing and returning the attached Contingent Nonforfeiture Benefit Option form now or within 120 days following the due date of the rate increase. The Contingent Nonforfeiture Benefit Option 2 is automatic if you stop paying your premiums now or within 120 days after the effective date of the rate increase.]

NOTE: The Contingent Nonforfeiture Benefit provides limited benefits and is not a cash value. We urge you to carefully consider whether or not such limited benefits are appropriate for you.

Other Questions

My premiums are taken directly from my bank account. Do I need a new Pre-Authorized Checking form?

No, your existing authorization will allow us to deduct the correct premium from your account.

I am currently receiving benefits under my policy/certificate. How does this impact me if my premiums are being waived?

The premium increase will not impact your current claim. Your policy/certificate will continue to provide you with benefits in accordance with the terms of the coverage you purchased. The policy/certificate benefit that waives premium will continue to work the same way. If your premiums are currently being waived, the new premium will also be waived until such time as you are no longer eligible for waiver of premium, as stated in your policy/certificate. You will begin to pay the adjusted premium when you return to a premium paying status.

I have read the enclosed documents and I still have questions. How do I get these questions answered?

If you would like assistance or have additional questions, please contact our Client Services Department toll-free at [866-830-0607].

[BENEFIT REDUCTION OPTIONS TO REDUCE YOUR PREMIUM]

If you wish to modify your coverage as outlined in the options listed on the reverse side of this page, please declare the requested option in the space provided, sign and date in the space provided, and return this letter to Continental General Insurance Company[,the administrator for Great American Life Insurance Company's long term care insurance business,] in the enclosed postage paid return envelope. If you are interested in discussing your options for coverage changes in more detail, please call our Client Services Department toll-free at [866-830-0607].

Please note that this is only a QUOTE, NOT A GUARANTEE of any rate quoted, or a revision to your current policy/certificate. Premium calculations are based on the information provided and policy/certificate coverage as of [Today's Date]. Actual premium may differ slightly. As a result, please do not remit premium with any benefit reductions. Upon election, your policy/certificate will be endorsed to reflect the actual premium.

[Please be aware that modifying your coverage may impact other benefits provided by your policy/certificate. Please refer to your policy/certificate for information regarding your coverage. If you have additional questions, please contact our Client Services Department.]

Changes to your coverage may not be in your best interest if you are on claim or eligible to be on claim.

Changes to your coverage may not be in your best interest if you have a Premium Payment Amendatory Rider attached to your policy/certificate. Once your policy is paid-up based on the Premium Payment Amendatory Rider, your policy/certificate will automatically be renewed for the rest of your lifetime with no further premium payments required.

[If you have the Shared Extended Expense Rider and your Covered Spouse's policy/certificate is still in force, any changes you make to your coverage with regards to the Maximum Lifetime Benefit and the Long Term Care Daily Benefit **must** also be made to your Covered Spouse's policy/certificate. **Both** spouses must return this form for their individual policy/certificate in order for these changes to go into effect.]

Should you decide not to keep your policy/certificate in force at the increased premium level, or at a reduced benefit level, the Company is offering a Contingent Nonforfeiture Benefit at this time. This benefit is described in the enclosed Contingent Nonforfeiture Benefit Option page.

Effective on your premium due date of [Rate Increase Effective Date], the [Modal] premium for your long term care insurance will be increased to [\$X,XXX.XX]. Please select the requested benefit reduction option, which will become effective on the rate increase effective date. [You are entitled to select more than one of the following options.] Sign and date in the space provided and return this page to Continental General Insurance Company[,the administrator for Great American Life Insurance Company’s long term care insurance business,] in the enclosed postage paid return envelope.

☐ **[Benefit Reduction Option 1 – Downgrade Maximum Lifetime Benefit**

Original Maximum Lifetime Benefit	[\$XXX,XXX]
Reduced Maximum Lifetime Benefit	[[XXX,XXX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [2] – Downgrade Maximum Daily Benefit**

Original Long Term Care Daily Benefit	[\$XXX.XX]
Reduced Long Term Care Daily Benefit	[\$XXX.XX]
[Original Assisted Living Facility Daily Benefit	[\$XXX.XX]
Reduced Assisted Living Facility Daily Benefit	[\$XXX.XX]
[Original Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Reduced Home Health/Home and Community Care Daily Benefit	[\$XXX.XX]
Premium After Reducing Benefit	[\$X,XXX.XX]

☐ **[Benefit Reduction Option [3] – Increase Elimination Period**

Current Elimination Period	[XX Days]
Increased Elimination Period	[XX Days]
Premium After Increasing Elimination Period	[\$X,XXX.XX]

By signing below, I am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to reduce my coverage as indicated by the Option(s) selected/checked above.

Signature of Insured: _____	Date: _____
Policy/Certificate No. _____	Policy/Certificate Holder Name: [Policy/Certificate Holder
[Policy/Certificate Number]	Name]]

CONTINGENT NONFORFEITURE BENEFIT OPTION

Regardless of any Contingent Nonforfeiture riders attached to your policy/certificate, the Company will provide you with a Contingent Nonforfeiture Benefit if you choose to lapse your policy/certificate now or within 120 days after the effective date of the rate increase. You may elect to exercise this benefit by returning this completed form. However, if we do not hear from you and your policy/certificate lapses within this time period, the Contingent Nonforfeiture Benefit [Option 2] will automatically take effect.

This rate increase will be effective on your premium due date of [Rate Increase Effective Date]. This offer expires [Rate Increase Effective Date + 120 Days].

[The Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime Benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

NOTE: This Contingent Nonforfeiture Benefit will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

☐ CONTINGENT NONFORFEITURE OPTION 1

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will shorten the benefit period provided by your policy/certificate but will maintain your maximum daily benefit and elimination period at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your maximum benefit amount will be equal to the greater of the sum of all premiums paid for the policy/certificate and any attached riders or thirty (30) times the maximum daily long term care benefit at the time of conversion. The maximum benefit amount provided by this Contingent Nonforfeiture Benefit shall not exceed the remaining unused Maximum Lifetime benefit of your current policy/certificate at the time of conversion. This is not a cash value option.

☐ CONTINGENT NONFORFEITURE OPTION 2

This Contingent Nonforfeiture Benefit will convert your policy/certificate to a paid-up status which will lower your daily benefits but will maintain your elimination period and remaining lifetime benefit amount at the time of conversion. If you have inflation protection under your policy/certificate, no further increases will occur. Your daily benefit amounts will be equal to 90% of your current daily benefits times the ratio of the number of completed months of paid premiums divided by the number of month in the premium paying period for your policy/certificate. This is not a cash value option.

NOTE: The Contingent Nonforfeiture Benefit Option 2 will automatically be provided to you if you lapse your policy/certificate now or within 120 days after the effective date of this rate increase.]

By signing below, I am electing the Contingent Nonforfeiture Benefit and am authorizing [Great American Life Insurance Company/Continental General Insurance Company] to convert my policy/certificate to a paid-up status with no further premiums due.

DO NOT complete and return this form if you are electing a Benefit Reduction Option or are maintaining your current policy/certificate and benefits by paying the new premium.

Signature of Insured: _____		Date: _____
Policy/Certificate No.	Policy/Certificate Holder Name: [Policy/Certificate	
[Policy/Certificate Number]	Holder Name]	

Managing and Monitoring Long Term Care Risks

Risk Management processes and staffing are focused on four specific stages of the managing the claims process: Intake/New Claim Setup, Adjudication, Ongoing Management/Payment, and Claim Resolution.

Intake/New Claim Setup: By keeping the eligibility requirements-gathering process agile, significant delays are avoided that could otherwise compromise our ability to make sound claim decisions and prevent us from complying with our regulatory requirements. We maintain a team dedicated to following up on claim notices received via telephone or electronically. This unit can accurately assess the developing circumstances that surround an early claim and guide the claimant and family through a timely and effective adjudication process while setting appropriate expectations by reviewing each insured's policy benefit information and coverage. Our proactive front-end process helps avoid "buying" claims that would otherwise happen if we just mailed a claim form.

Adjudication: As eligibility requirements are received, our extensive front-end Intake process proceeds to Adjudication. New claims are presented by the Claims Examiner to either a senior second-tier review specialist or to our Claim Committee, along with recommendations for approval, denial or further handling and disposition. The committee meets on a regular basis and consists of senior level staff with many years of experience, as well as management personnel who can discuss the claim and confirm the claim determination or offer any special guidance for handling.

It is vital that we thoroughly understand the medical circumstances that drive eligibility for each claim and that will set the stage for its development and outcome.

Ongoing Management/Payment: One of the most important risk controls for LTC claims is the active monitoring and payment of an approved, ongoing claim. Claimants that have a potential for recovery are closely monitored to ensure that the eligibility criteria continues to be met.

The protocol for reviewing ongoing claims is set by each individual claimant's medical status and recovery potential. In addition to our internal RN staff, also available to us are the services of an expert LTC Medical Director who can consult on the most difficult cases and who may also be called upon to clarify information given to us by the insured's own attending physician.

Ongoing claims are examined carefully for changes in billing patterns, changes in levels of care and breaks of confinement for possible hospital stays or other leaves. Confinement verification protocol ensures that claim payments are properly adjusted to reflect these leaves.

Claim Resolution: Controlling the trajectory of short duration claims can have a positive outcome for early claim closure and restoration of premium payment. This is often a "win-win" situation for both the company and the client.

Also, accurate and timely resolution of a client's death and accurately paying a claim to its coverage maximums prevents overpayment, recovery costs and disruption to a grieving family.

Also critical to managing risk exposure and monitoring morbidity are fraud detection controls, ongoing claims audits, and periodic updates to our expected claim costs.

Fraud: Our LTC processes include several fraud detection and mitigation controls and practices. Staff members are trained annually on several aspects of fraud including "red flags" of LTC fraud detection and will refer suspect claim activity to management for review and further action if warranted. If necessary, independent medical exams or other investigatory methods may be used to resolve outstanding concerns. All suspect claim activity is reported to the appropriate state governing agencies as required. Lastly, our Strategic Investigative Unit (SIU) is comprised of a multidisciplinary group of senior leaders who serve as a sounding board and steering committee for both specific and general fraud matters.

Claims Audits: In addition to an ongoing robust internal claims audit program, we also engage external 3rd party audit reviews, assuring that our claims processes and practices are sound and generally in line with industry practices and regulatory controls. The most recent external review occurred in 2018 and covered a sample of claims with losses occurring between 2012 and 2018.

Internal audits represent a constant feedback loop. Results are reviewed monthly with senior management staff for discussion, process improvement and training purposes.

Exhibit 1
Continental General Insurance
Summary of Premium Paying Lives
Nationwide
Policy Forms: 1LTCIP0001, 1LTCIP0002
As of 9/30/2020

State	Lives	Annualized Premium	Average Premium
AK	3	\$ 7,264	\$ 2,421
AL	44	\$ 126,892	\$ 2,884
AR	9	\$ 22,803	\$ 2,534
AZ	52	\$ 143,585	\$ 2,761
CA	601	\$ 1,113,542	\$ 1,853
CO	127	\$ 230,386	\$ 1,814
CT	5	\$ 14,549	\$ 2,910
DC	-	\$ -	\$ -
DE	-	\$ -	\$ -
GA	73	\$ 178,794	\$ 2,449
HI	-	\$ -	\$ -
IA	36	\$ 76,431	\$ 2,123
ID	3	\$ 10,849	\$ 3,616
IL	50	\$ 141,231	\$ 2,825
IN	22	\$ 30,284	\$ 1,377
KS	92	\$ 207,794	\$ 2,259
KY	6	\$ 11,331	\$ 1,888
LA	44	\$ 116,676	\$ 2,652
MA	11	\$ 22,418	\$ 2,038
MD	49	\$ 141,213	\$ 2,882
ME	19	\$ 44,622	\$ 2,349
MI	45	\$ 221,634	\$ 4,925
MN	49	\$ 94,496	\$ 1,928
MO	34	\$ 62,944	\$ 1,851
MS	16	\$ 41,851	\$ 2,616
MT	-	\$ -	\$ -
NC	108	\$ 431,566	\$ 3,996
ND	23	\$ 35,610	\$ 1,548
NE	52	\$ 150,844	\$ 2,901
NH	2	\$ 4,294	\$ 2,147
NJ	7	\$ 14,520	\$ 2,074
NM	8	\$ 13,820	\$ 1,728
NV	-	\$ -	\$ -
OH	111	\$ 274,942	\$ 2,477
OK	21	\$ 45,628	\$ 2,173
OR	47	\$ 89,689	\$ 1,908
PA	85	\$ 242,449	\$ 2,852
RI	-	\$ -	\$ -
SC	128	\$ 333,248	\$ 2,603
SD	3	\$ 11,352	\$ 3,784
TN	121	\$ 347,288	\$ 2,870
TX	98	\$ 189,024	\$ 1,929
UT	65	\$ 185,952	\$ 2,861
VA	162	\$ 275,909	\$ 1,703
VT	11	\$ 17,531	\$ 1,594
WA	56	\$ 155,214	\$ 2,772
WI	17	\$ 40,005	\$ 2,353
WV	9	\$ 38,655	\$ 4,295
WY	-	\$ -	\$ -
Total	2,524	\$ 5,959,130	\$ 2,361

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTCIP0001, 1LTCIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1999	1999	311	311	311	0	0	0	0	0.0%	1
2000	1999	3,054	3,054	3,054	0	0	0	0	0.0%	2
2000	2000	966,923	966,923	966,923	0	0	0	0	0.0%	1
2001	1999	2,863	2,863	2,863	0	0	0	0	0.0%	3
2001	2000	1,925,194	1,925,194	1,925,194	0	0	0	0	0.0%	2
2001	2001	1,591,545	1,591,545	1,591,545	43,566	0	0	43,566	2.7%	1
2002	1999	2,603	2,603	2,603	0	0	0	0	0.0%	4
2002	2000	1,750,280	1,750,280	1,750,280	0	0	0	0	0.0%	3
2002	2001	2,800,906	2,800,906	2,800,906	0	0	0	0	0.0%	2
2002	2002	1,767,054	1,767,054	1,767,054	53,150	0	0	53,150	3.0%	1
2003	1999	2,507	2,507	2,507	0	0	0	0	0.0%	5
2003	2000	1,685,884	1,685,884	1,685,884	572,731	0	0	572,731	34.0%	4
2003	2001	2,697,856	2,697,856	2,697,856	0	0	0	0	0.0%	3
2003	2002	3,335,644	3,335,644	3,335,644	168,709	0	0	168,709	5.1%	2
2003	2003	1,635,583	1,635,583	1,635,583	162,891	0	0	162,891	10.0%	1
2004	1999	2,184	2,184	2,184	0	0	0	0	0.0%	6
2004	2000	1,588,762	1,588,762	1,588,762	253,253	0	0	253,253	15.9%	5
2004	2001	2,534,027	2,534,027	2,534,027	779,705	0	0	779,705	30.8%	4
2004	2002	3,008,283	3,008,283	3,008,283	34,889	0	0	34,889	1.2%	3
2004	2003	2,334,673	2,334,673	2,334,673	1,280	0	0	1,280	0.1%	2
2004	2004	110,836	110,836	110,836	0	0	0	0	0.0%	1
2005	1999	2,096	2,096	2,096	0	0	0	0	0.0%	7
2005	2000	1,476,069	1,476,069	1,476,069	261,388	0	0	261,388	17.7%	6
2005	2001	2,341,423	2,341,423	2,341,423	927,496	195,620	0	1,123,117	48.0%	5
2005	2002	2,732,677	2,732,677	2,732,677	113,688	0	0	113,688	4.2%	4
2005	2003	2,098,440	2,098,440	2,098,440	18,957	0	0	18,957	0.9%	3
2005	2004	144,359	144,359	144,359	0	0	0	0	0.0%	2
2005	2005	28,959	28,959	28,959	0	0	0	0	0.0%	1
2006	1999	2,100	2,100	2,100	0	0	0	0	0.0%	8
2006	2000	1,446,948	1,446,948	1,446,948	376,488	0	0	376,488	26.0%	7
2006	2001	2,256,836	2,256,836	2,256,836	399,636	0	0	399,636	17.7%	6
2006	2002	2,642,070	2,642,070	2,642,070	69,832	0	0	69,832	2.6%	5
2006	2003	2,008,959	2,008,959	2,008,959	33,020	0	0	33,020	1.6%	4
2006	2004	131,681	131,681	131,681	133,046	0	0	133,046	101.0%	3
2006	2005	44,325	44,325	44,325	0	0	0	0	0.0%	2
2006	2006	270,579	270,579	270,579	0	0	0	0	0.0%	1
2007	1999	2,099	2,099	2,099	0	0	0	0	0.0%	9
2007	2000	1,431,292	1,431,292	1,431,292	244,978	0	0	244,978	17.1%	8
2007	2001	2,158,879	2,158,879	2,158,879	486,645	0	0	486,645	22.5%	7
2007	2002	2,582,119	2,582,119	2,582,119	669,336	0	0	669,336	25.9%	6
2007	2003	1,955,613	1,955,613	1,955,613	171,263	0	0	171,263	8.8%	5
2007	2004	124,732	124,732	124,732	0	0	0	0	0.0%	4
2007	2005	42,636	42,636	42,636	0	0	0	0	0.0%	3
2007	2006	420,929	420,929	420,929	0	0	0	0	0.0%	2
2007	2007	52,014	52,014	52,014	0	0	0	0	0.0%	1
2008	1999	2,100	2,100	2,100	0	0	0	0	0.0%	10
2008	2000	1,406,189	1,406,189	1,406,189	274,355	0	0	274,355	19.5%	9
2008	2001	2,078,917	2,078,917	2,078,917	580,429	0	0	580,429	27.9%	8
2008	2002	2,502,566	2,502,566	2,502,566	195,481	0	0	195,481	7.8%	7
2008	2003	1,909,775	1,909,775	1,909,775	355,796	0	0	355,796	18.6%	6
2008	2004	118,499	118,499	118,499	0	0	0	0	0.0%	5
2008	2005	42,669	42,669	42,669	0	0	0	0	0.0%	4
2008	2006	149,998	149,998	149,998	0	0	0	0	0.0%	3
2008	2007	19,478	19,478	19,478	0	0	0	0	0.0%	2
2008	2008	12,161	12,161	12,161	0	0	0	0	0.0%	1
2009	1999	2,100	2,100	2,100	0	0	0	0	0.0%	11
2009	2000	1,346,686	1,346,686	1,346,686	360,806	0	0	360,806	26.8%	10
2009	2001	1,991,255	1,991,255	1,991,255	652,803	0	0	652,803	32.8%	9
2009	2002	2,432,198	2,432,198	2,432,198	787,858	342,675	0	1,130,534	46.5%	8
2009	2003	1,856,762	1,856,762	1,856,762	182,467	0	0	182,467	9.8%	7
2009	2004	116,518	116,518	116,518	0	0	0	0	0.0%	6
2009	2005	42,506	42,506	42,506	0	0	0	0	0.0%	5
2009	2006	135,414	135,414	135,414	161,289	0	0	161,289	119.1%	4
2009	2007	16,394	16,394	16,394	0	0	0	0	0.0%	3
2009	2008	64,048	64,048	64,048	0	0	0	0	0.0%	2
2009	2009	36,922	36,922	36,922	0	0	0	0	0.0%	1

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTCIP0001, 1LTCIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2010	1999	2,100	2,100	2,100	0	0	0	0	0.0%	12
2010	2000	1,241,303	1,241,303	1,241,303	447,228	0	0	447,228	36.0%	11
2010	2001	1,909,015	1,909,015	1,909,015	678,385	0	0	678,385	35.5%	10
2010	2002	2,351,524	2,351,524	2,351,524	702,263	0	0	702,263	29.9%	9
2010	2003	1,806,786	1,806,786	1,806,786	119,731	0	0	119,731	6.6%	8
2010	2004	114,779	114,779	114,779	0	0	0	0	0.0%	7
2010	2005	41,203	41,203	41,203	0	0	0	0	0.0%	6
2010	2006	128,543	128,543	128,543	0	0	0	0	0.0%	5
2010	2007	15,311	15,311	15,311	0	0	0	0	0.0%	4
2010	2008	59,920	59,920	59,920	0	0	0	0	0.0%	3
2010	2009	64,966	64,966	64,966	0	0	0	0	0.0%	2
2011	1999	2,099	2,099	2,099	0	0	0	0	0.0%	13
2011	2000	1,172,073	1,172,073	1,172,073	583,180	0	0	583,180	49.8%	12
2011	2001	1,789,373	1,789,373	1,789,373	584,262	0	0	584,262	32.7%	11
2011	2002	2,299,535	2,299,535	2,299,535	914,010	0	0	914,010	39.7%	10
2011	2003	1,766,297	1,766,297	1,766,297	327,344	0	0	327,344	18.5%	9
2011	2004	113,966	113,966	113,966	0	0	0	0	0.0%	8
2011	2005	36,824	36,824	36,824	0	0	0	0	0.0%	7
2011	2006	108,773	108,773	108,773	0	0	0	0	0.0%	6
2011	2007	15,073	15,073	15,073	0	0	0	0	0.0%	5
2011	2008	59,155	59,155	59,155	0	0	0	0	0.0%	4
2011	2009	58,868	58,868	58,868	5,364	0	0	5,364	9.1%	3
2012	1999	2,100	2,100	2,100	0	0	0	0	0.0%	14
2012	2000	1,084,276	1,084,276	1,084,276	1,083,480	0	0	1,083,480	99.9%	13
2012	2001	1,664,198	1,664,198	1,664,198	748,232	0	0	748,232	45.0%	12
2012	2002	2,136,125	2,136,125	2,136,125	520,203	0	0	520,203	24.4%	11
2012	2003	1,728,057	1,728,057	1,728,057	662,645	116,440	0	779,085	45.1%	10
2012	2004	111,580	111,580	111,580	261,777	149,940	0	411,716	369.0%	9
2012	2005	33,136	33,136	33,136	0	0	0	0	0.0%	8
2012	2006	118,185	118,185	118,185	0	0	0	0	0.0%	7
2012	2007	14,670	14,670	14,670	0	0	0	0	0.0%	6
2012	2008	54,745	54,745	54,745	0	0	0	0	0.0%	5
2012	2009	57,260	57,260	57,260	0	0	0	0	0.0%	4
2013	1999	2,100	2,100	2,100	0	0	0	0	0.0%	15
2013	2000	1,047,927	1,047,927	1,047,927	951,214	0	0	951,214	90.8%	14
2013	2001	1,605,445	1,605,445	1,605,445	749,335	0	0	749,335	46.7%	13
2013	2002	1,917,373	1,917,373	1,917,373	768,078	19,925	0	788,003	41.1%	12
2013	2003	1,571,568	1,571,568	1,571,568	252,732	0	0	252,732	16.1%	11
2013	2004	111,251	111,251	111,251	-5,772	0	0	-5,772	-5.2%	10
2013	2005	33,118	33,118	33,118	0	0	0	0	0.0%	9
2013	2006	115,852	115,852	115,852	0	0	0	0	0.0%	8
2013	2007	13,682	13,682	13,682	0	0	0	0	0.0%	7
2013	2008	50,782	50,782	50,782	0	0	0	0	0.0%	6
2013	2009	52,996	52,996	52,996	0	0	0	0	0.0%	5
2014	1999	2,158	2,137	2,137	194,706	0	0	194,706	9021.5%	16
2014	2000	979,168	969,623	969,623	908,866	0	0	908,866	92.8%	15
2014	2001	1,529,369	1,514,460	1,514,460	664,312	9,210	0	673,523	44.0%	14
2014	2002	1,877,283	1,858,982	1,858,982	1,904,731	559,432	0	2,464,162	131.3%	13
2014	2003	1,449,927	1,435,792	1,435,792	443,776	107,537	0	551,312	38.0%	12
2014	2004	88,651	87,787	87,787	6,927	0	0	6,927	7.8%	11
2014	2005	33,127	32,804	32,804	0	0	0	0	0.0%	10
2014	2006	115,692	114,564	114,564	0	0	0	0	0.0%	9
2014	2007	11,171	11,062	11,062	0	0	0	0	0.0%	8
2014	2008	50,612	50,119	50,119	0	0	0	0	0.0%	7
2014	2009	51,214	50,715	50,715	0	0	0	0	0.0%	6
2015	1999	2,519	2,364	2,576	0	0	0	0	0.0%	17
2015	2000	975,282	915,436	997,411	1,309,242	287,250	0	1,596,492	163.7%	16
2015	2001	1,490,410	1,398,954	1,524,227	1,884,344	113,600	0	1,997,944	134.1%	15
2015	2002	1,878,096	1,762,851	1,920,710	747,710	30,068	0	777,779	41.4%	14
2015	2003	1,473,338	1,382,930	1,506,768	589,359	439,949	0	1,029,308	69.9%	13
2015	2004	86,192	80,903	88,147	122,406	0	0	122,406	142.0%	12
2015	2005	28,233	26,500	28,873	0	0	0	0	0.0%	11
2015	2006	108,650	101,983	111,116	0	0	0	0	0.0%	10
2015	2007	11,171	10,485	11,424	0	0	0	0	0.0%	9
2015	2008	50,091	47,017	51,228	17,555	0	0	17,555	35.0%	8
2015	2009	50,397	47,305	51,541	0	0	0	0	0.0%	7

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTICIP0001, 1LTICIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2016	1999	2,626	2,386	2,835	0	0	0	0	0.0%	18
2016	2000	928,478	843,576	1,002,210	1,628,533	808,829	0	2,437,362	262.5%	17
2016	2001	1,480,587	1,345,198	1,598,163	2,171,314	1,337,621	0	3,508,935	237.0%	16
2016	2002	1,870,024	1,699,024	2,018,526	1,528,565	79,924	0	1,608,490	86.0%	15
2016	2003	1,468,811	1,334,499	1,585,452	175,941	0	0	175,941	12.0%	14
2016	2004	81,027	73,618	87,462	2,700	0	0	2,700	3.3%	13
2016	2005	22,570	20,506	24,363	0	0	0	0	0.0%	12
2016	2006	91,220	82,879	98,464	30,075	192,696	0	222,770	244.2%	11
2016	2007	11,171	10,149	12,058	0	0	0	0	0.0%	10
2016	2008	47,313	42,986	51,070	0	0	0	0	0.0%	9
2016	2009	50,308	45,707	54,303	0	0	0	0	0.0%	8
2017	1999	3,275	2,794	3,723	0	0	0	0	0.0%	19
2017	2000	911,341	777,548	1,035,820	1,609,691	904,900	0	2,514,591	275.9%	18
2017	2001	1,498,037	1,278,111	1,702,652	1,424,625	684,990	0	2,109,615	140.8%	17
2017	2002	1,897,222	1,618,691	2,156,360	1,287,527	362,712	0	1,650,239	87.0%	16
2017	2003	1,475,232	1,258,654	1,676,732	429,193	37,085	0	466,278	31.6%	15
2017	2004	79,019	67,418	89,812	134,240	0	0	134,240	169.9%	14
2017	2005	21,584	18,415	24,532	0	0	0	0	0.0%	13
2017	2006	68,868	58,757	78,275	0	0	0	0	0.0%	12
2017	2007	10,902	9,301	12,391	0	0	0	0	0.0%	11
2017	2008	32,544	27,766	36,989	0	0	0	0	0.0%	10
2017	2009	50,305	42,920	57,176	0	0	0	0	0.0%	9
2018	1999	1,870	1,498	2,141	0	0	25	25	1.4%	20
2018	2000	892,073	714,443	1,021,092	1,180,237	1,877,175	16,363	3,073,775	344.6%	19
2018	2001	1,493,686	1,196,262	1,709,716	1,631,546	1,316,603	20,191	2,968,340	198.7%	18
2018	2002	1,892,831	1,515,929	2,166,589	995,818	571,600	25,586	1,593,004	84.2%	17
2018	2003	1,473,660	1,180,224	1,686,794	613,331	333,218	19,920	966,469	65.6%	16
2018	2004	70,479	56,445	80,672	15,839	290,332	953	307,124	435.8%	15
2018	2005	20,301	16,258	23,237	0	0	274	274	1.4%	14
2018	2006	65,102	52,139	74,517	81,487	187,125	880	269,491	414.0%	13
2018	2007	10,585	8,477	12,116	0	0	143	143	1.4%	12
2018	2008	39,159	31,362	44,823	0	0	529	529	1.4%	11
2018	2009	50,280	40,268	57,552	0	0	680	680	1.4%	10
2019	1999	3,145	2,338	3,765	0	0	268	268	8.5%	21
2019	2000	872,110	648,160	1,043,940	401,465	579,839	101,013	1,082,317	124.1%	20
2019	2001	1,482,999	1,102,178	1,775,191	779,412	2,423,218	126,489	3,329,119	224.5%	19
2019	2002	1,825,776	1,356,932	2,185,504	1,014,974	2,205,577	155,726	3,376,276	184.9%	18
2019	2003	1,439,877	1,070,129	1,723,572	342,191	953,196	122,811	1,418,198	98.5%	17
2019	2004	70,287	52,238	84,135	7,255	0	5,995	13,250	18.9%	16
2019	2005	20,278	15,071	24,273	0	0	1,730	1,730	8.5%	15
2019	2006	62,090	46,146	74,323	10,453	0	5,296	15,749	25.4%	14
2019	2007	10,585	7,867	12,670	0	0	903	903	8.5%	13
2019	2008	39,152	29,098	46,866	0	0	3,339	3,339	8.5%	12
2019	2009	44,070	32,753	52,753	0	0	3,759	3,759	8.5%	11
2020	1999	2,356	1,663	3,100	0	0	610	610	25.9%	22
2020	2000	630,233	444,954	829,381	83,026	1,431,683	223,270	1,737,978	275.8%	21
2020	2001	1,099,513	776,273	1,446,950	89,572	1,281,969	284,621	1,656,162	150.6%	20
2020	2002	1,358,864	959,378	1,788,253	185,683	2,382,563	351,756	2,920,003	214.9%	19
2020	2003	1,115,730	787,721	1,468,290	111,256	1,524,376	288,819	1,924,450	172.5%	18
2020	2004	31,733	22,404	41,761	0	0	8,214	8,214	25.9%	17
2020	2005	15,190	10,724	19,990	0	0	3,932	3,932	25.9%	16
2020	2006	47,414	33,475	62,397	0	0	12,274	12,274	25.9%	15
2020	2007	7,932	5,600	10,439	0	0	2,053	2,053	25.9%	14
2020	2008	29,320	20,700	38,584	2,559	145,561	7,590	155,710	531.1%	13
2020	2009	28,214	19,920	37,130	0	0	7,304	7,304	25.9%	12

Exhibit 2a
Continental General Insurance Company
Nationwide Historic Experience by Calendar and Issue Year (excluding FL)
All Policies Combined
1LTCIP0001, 1LTCIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
1999	Total	311	311	311	0	0	0	0	0.0%	NA
2000	Total	969,977	969,977	969,977	0	0	0	0	0.0%	NA
2001	Total	3,519,602	3,519,602	3,519,602	43,566	0	0	43,566	1.2%	NA
2002	Total	6,320,843	6,320,843	6,320,843	53,150	0	0	53,150	0.8%	NA
2003	Total	9,357,474	9,357,474	9,357,474	904,331	0	0	904,331	9.7%	NA
2004	Total	9,578,764	9,578,764	9,578,764	1,069,128	0	0	1,069,128	11.2%	NA
2005	Total	8,824,022	8,824,022	8,824,022	1,321,529	195,620	0	1,517,150	17.2%	NA
2006	Total	8,803,498	8,803,498	8,803,498	1,012,022	0	0	1,012,022	11.5%	NA
2007	Total	8,770,315	8,770,315	8,770,315	1,572,222	0	0	1,572,222	17.9%	NA
2008	Total	8,242,353	8,242,353	8,242,353	1,406,060	0	0	1,406,060	17.1%	NA
2009	Total	8,040,802	8,040,802	8,040,802	2,145,224	342,675	0	2,487,900	30.9%	NA
2010	Total	7,735,450	7,735,450	7,735,450	1,947,605	0	0	1,947,605	25.2%	NA
2011	Total	7,422,034	7,422,034	7,422,034	2,414,159	0	0	2,414,159	32.5%	NA
2012	Total	7,004,331	7,004,331	7,004,331	3,276,336	266,380	0	3,542,716	50.6%	NA
2013	Total	6,522,093	6,522,093	6,522,093	2,715,587	19,925	0	2,735,512	41.9%	NA
2014	Total	6,188,373	6,128,045	6,128,045	4,123,318	676,179	0	4,799,497	77.6%	NA
2015	Total	6,154,379	5,776,729	6,294,022	4,670,615	870,868	0	5,541,483	90.0%	NA
2016	Total	6,054,136	5,500,530	6,534,906	5,537,128	2,419,070	0	7,956,199	131.4%	NA
2017	Total	6,048,329	5,160,375	6,874,462	4,885,276	1,989,687	0	6,874,962	113.7%	NA
2018	Total	6,010,025	4,813,306	6,879,249	4,518,257	4,576,053	85,544	9,179,854	152.7%	NA
2019	Total	5,870,368	4,362,909	7,026,994	2,555,749	6,161,830	527,329	9,244,908	157.5%	NA
2020	Total	4,366,499	3,082,812	5,746,275	472,096	6,766,152	1,190,442	8,428,691	193.0%	NA
Total	Total	141,803,978	135,936,575	146,595,822	46,643,360	24,284,440	1,803,315	72,731,116	51.3%	NA

Exhibit 2b
Continental General Insurance Company
Pennsylvania Historic Experience by Calendar and Issue Year
All Policies Combined
1LTCIP0001, 1LTCIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2000	2000	7,884	7,884	7,884	0	0	0	0	0.0%	1
2001	2000	26,082	26,082	26,082	0	0	0	0	0.0%	2
2001	2001	76,499	76,499	76,499	22	0	0	22	0.0%	1
2002	2000	23,713	23,713	23,713	0	0	0	0	0.0%	3
2002	2001	129,644	129,644	129,644	0	0	0	0	0.0%	2
2002	2002	64,781	64,781	64,781	2,146	0	0	2,146	3.3%	1
2003	2000	22,840	22,840	22,840	0	0	0	0	0.0%	4
2003	2001	124,874	124,874	124,874	0	0	0	0	0.0%	3
2003	2002	132,306	132,306	132,306	0	0	0	0	0.0%	2
2003	2003	42,109	42,109	42,109	5,208	0	0	5,208	12.4%	1
2004	2000	21,104	21,104	21,104	0	0	0	0	0.0%	5
2004	2001	110,538	110,538	110,538	6,161	0	0	6,161	5.6%	4
2004	2002	116,400	116,400	116,400	0	0	0	0	0.0%	3
2004	2003	53,783	53,783	53,783	0	0	0	0	0.0%	2
2004	2004	2,336	2,336	2,336	0	0	0	0	0.0%	1
2005	2000	19,214	19,214	19,214	0	0	0	0	0.0%	6
2005	2001	103,952	103,952	103,952	0	0	0	0	0.0%	5
2005	2002	109,944	109,944	109,944	0	0	0	0	0.0%	4
2005	2003	47,279	47,279	47,279	18,957	0	0	18,957	40.1%	3
2005	2004	2,247	2,247	2,247	0	0	0	0	0.0%	2
2006	2000	19,128	19,128	19,128	0	0	0	0	0.0%	7
2006	2001	97,101	97,101	97,101	0	0	0	0	0.0%	6
2006	2002	104,559	104,559	104,559	0	0	0	0	0.0%	5
2006	2003	45,867	45,867	45,867	0	0	0	0	0.0%	4
2006	2004	2,251	2,251	2,251	0	0	0	0	0.0%	3
2007	2000	17,278	17,278	17,278	0	0	0	0	0.0%	8
2007	2001	87,542	87,542	87,542	1,912	0	0	1,912	2.2%	7
2007	2002	105,078	105,078	105,078	0	0	0	0	0.0%	6
2007	2003	45,546	45,546	45,546	0	0	0	0	0.0%	5
2007	2004	2,251	2,251	2,251	0	0	0	0	0.0%	4
2008	2000	17,533	17,533	17,533	0	0	0	0	0.0%	9
2008	2001	86,808	86,808	86,808	46,610	0	0	46,610	53.7%	8
2008	2002	104,720	104,720	104,720	0	0	0	0	0.0%	7
2008	2003	43,683	43,683	43,683	0	0	0	0	0.0%	6
2008	2004	2,251	2,251	2,251	0	0	0	0	0.0%	5
2009	2000	16,074	16,074	16,074	0	0	0	0	0.0%	10
2009	2001	83,924	83,924	83,924	0	0	0	0	0.0%	9
2009	2002	101,373	101,373	101,373	0	0	0	0	0.0%	8
2009	2003	41,888	41,888	41,888	0	0	0	0	0.0%	7
2009	2004	2,251	2,251	2,251	0	0	0	0	0.0%	6
2010	2000	13,121	13,121	13,121	0	0	0	0	0.0%	11
2010	2001	78,885	78,885	78,885	0	0	0	0	0.0%	10
2010	2002	101,420	101,420	101,420	0	0	0	0	0.0%	9
2010	2003	41,856	41,856	41,856	0	0	0	0	0.0%	8
2010	2004	2,434	2,434	2,434	0	0	0	0	0.0%	7
2011	2000	13,202	13,202	13,202	0	0	0	0	0.0%	12
2011	2001	74,878	74,878	74,878	1,493	0	0	1,493	2.0%	11
2011	2002	101,468	101,468	101,468	130,192	0	0	130,192	128.3%	10
2011	2003	41,379	41,379	41,379	0	0	0	0	0.0%	9
2011	2004	2,461	2,461	2,461	0	0	0	0	0.0%	8
2012	2000	13,229	13,229	13,229	0	0	0	0	0.0%	13
2012	2001	74,758	74,758	74,758	0	0	0	0	0.0%	12
2012	2002	101,603	101,603	101,603	75,275	0	0	75,275	74.1%	11
2012	2003	40,601	40,601	40,601	0	0	0	0	0.0%	10
2012	2004	2,461	2,461	2,461	0	0	0	0	0.0%	9
2013	2000	13,215	13,215	13,215	0	0	0	0	0.0%	14
2013	2001	71,895	71,895	71,895	0	0	0	0	0.0%	13
2013	2002	101,641	101,641	101,641	0	0	0	0	0.0%	12
2013	2003	38,950	38,950	38,950	2,384	0	0	2,384	6.1%	11
2013	2004	2,742	2,742	2,742	0	0	0	0	0.0%	10
2014	2000	13,215	13,215	13,215	0	0	0	0	0.0%	15
2014	2001	72,456	72,456	72,456	0	0	0	0	0.0%	14
2014	2002	99,131	99,131	99,131	138,291	0	0	138,291	139.5%	13
2014	2003	37,577	37,577	37,577	1,319	0	0	1,319	3.5%	12
2014	2004	2,768	2,768	2,768	0	0	0	0	0.0%	11

Exhibit 2b
Continental General Insurance Company
Pennsylvania Historic Experience by Calendar and Issue Year
All Policies Combined
1LTCIP0001, 1LTCIP0002

Calendar Year	Issue Year	Premium	Original RtLvl Prem	PA Rate Level Premium	Paid Claims	Reserves	IBNR	Total Incurred Claims	Loss Ratio	Calendar Year Duration
2015	2000	15,552	14,274	15,552	0	0	0	0	0.0%	16
2015	2001	75,461	69,259	75,461	28,686	0	0	28,686	38.0%	15
2015	2002	103,538	95,028	103,538	70,716	0	0	70,716	68.3%	14
2015	2003	38,744	35,559	38,744	1,319	0	0	1,319	3.4%	13
2015	2004	2,674	2,454	2,674	0	0	0	0	0.0%	12
2016	2000	10,604	8,926	10,604	0	0	0	0	0.0%	17
2016	2001	80,328	67,613	80,328	281,178	328,034	0	609,213	758.4%	16
2016	2002	106,387	89,547	106,387	78,850	14,525	0	93,375	87.8%	15
2016	2003	40,149	33,794	40,149	1,319	0	0	1,319	3.3%	14
2016	2004	1,751	1,474	1,751	0	0	0	0	0.0%	13
2017	2000	12,461	9,354	12,461	0	0	0	0	0.0%	18
2017	2001	88,697	66,581	88,697	147,264	181,792	0	329,056	371.0%	17
2017	2002	99,952	75,030	99,952	146,101	14,120	0	160,221	160.3%	16
2017	2003	35,608	26,729	35,608	1,319	0	0	1,319	3.7%	15
2018	2000	9,409	6,583	9,409	124,482	70,394	127	195,003	2072.6%	19
2018	2001	87,683	61,350	87,683	83,780	130,128	1,185	215,093	245.3%	18
2018	2002	90,716	63,473	90,716	6,342	0	1,226	7,568	8.3%	17
2018	2003	36,589	25,601	36,589	400	0	495	895	2.4%	16
2019	2000	9,478	5,884	9,478	0	0	808	808	8.5%	20
2019	2001	88,806	55,138	88,806	24,388	179,419	7,575	211,381	238.0%	19
2019	2002	87,136	54,101	87,136	31,317	54,922	7,432	93,671	107.5%	18
2019	2003	34,787	21,599	34,787	0	0	2,967	2,967	8.5%	17
2020	2000	7,816	4,193	7,816	0	0	2,023	2,023	25.9%	21
2020	2001	66,384	35,615	66,384	0	0	17,184	17,184	25.9%	20
2020	2002	67,220	36,063	67,220	0	0	17,400	17,400	25.9%	19
2020	2003	29,360	15,751	29,360	0	0	7,600	7,600	25.9%	18
2000	Total	7,884	7,884	7,884	0	0	0	0	0.0%	NA
2001	Total	102,581	102,581	102,581	22	0	0	22	0.0%	NA
2002	Total	218,138	218,138	218,138	2,146	0	0	2,146	1.0%	NA
2003	Total	322,129	322,129	322,129	5,208	0	0	5,208	1.6%	NA
2004	Total	304,161	304,161	304,161	6,161	0	0	6,161	2.0%	NA
2005	Total	282,635	282,635	282,635	18,957	0	0	18,957	6.7%	NA
2006	Total	268,907	268,907	268,907	0	0	0	0	0.0%	NA
2007	Total	257,695	257,695	257,695	1,912	0	0	1,912	0.7%	NA
2008	Total	254,996	254,996	254,996	46,610	0	0	46,610	18.3%	NA
2009	Total	245,510	245,510	245,510	0	0	0	0	0.0%	NA
2010	Total	237,717	237,717	237,717	0	0	0	0	0.0%	NA
2011	Total	233,389	233,389	233,389	131,685	0	0	131,685	56.4%	NA
2012	Total	232,654	232,654	232,654	75,275	0	0	75,275	32.4%	NA
2013	Total	228,443	228,443	228,443	2,384	0	0	2,384	1.0%	NA
2014	Total	225,148	225,148	225,148	139,610	0	0	139,610	62.0%	NA
2015	Total	235,969	216,575	235,969	100,721	0	0	100,721	42.7%	NA
2016	Total	239,219	201,354	239,219	361,347	342,559	0	703,906	294.3%	NA
2017	Total	236,718	177,695	236,718	294,684	195,912	0	490,596	207.2%	NA
2018	Total	224,396	157,007	224,396	215,004	200,521	3,033	418,558	186.5%	NA
2019	Total	220,207	136,721	220,207	55,705	234,341	18,782	308,828	140.2%	NA
2020	Total	170,780	91,622	170,780	0	0	44,208	44,208	25.9%	NA
Total	Total	4,749,276	4,402,960	4,749,276	1,457,430	973,334	66,024	2,496,788	52.6%	NA

Exhibit 3a
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
All Policies Combined
Policy Forms: 1LTCIP0001, 1LTCIP0002

Calendar Year	Without Proposed Rate Increase										With Proposed 132% Rate Increase			
	Premium			By Incurred Year				Incurred Loss Ratio		Actual	PA Rate Level	Premium PA Rate Level	Incurred Claims	Incd LR PA Rate Level
	Actual	Original Rtlvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level					
1999	311	311	311	0	0	0	0	0.0%	0.0%			311	0	0.0%
2000	969,977	969,977	969,977	0	0	0	0	0.0%	0.0%			969,977	0	0.0%
2001	3,519,602	3,519,602	3,519,602	43,566	0	0	43,566	1.2%	1.2%			3,519,602	43,566	1.2%
2002	6,320,843	6,320,843	6,320,843	53,150	0	0	53,150	0.8%	0.8%			6,320,843	53,150	0.8%
2003	9,357,474	9,357,474	9,357,474	904,331	0	0	904,331	9.7%	9.7%			9,357,474	904,331	9.7%
2004	9,578,764	9,578,764	9,578,764	1,069,128	0	0	1,069,128	11.2%	11.2%			9,578,764	1,069,128	11.2%
2005	8,824,022	8,824,022	8,824,022	1,321,529	195,620	0	1,517,150	17.2%	17.2%			8,824,022	1,517,150	17.2%
2006	8,803,498	8,803,498	8,803,498	1,012,022	0	0	1,012,022	11.5%	11.5%			8,803,498	1,012,022	11.5%
2007	8,770,315	8,770,315	8,770,315	1,572,222	0	0	1,572,222	17.9%	17.9%			8,770,315	1,572,222	17.9%
2008	8,242,353	8,242,353	8,242,353	1,406,060	0	0	1,406,060	17.1%	17.1%			8,242,353	1,406,060	17.1%
2009	8,040,802	8,040,802	8,040,802	2,145,224	342,675	0	2,487,900	30.9%	30.9%			8,040,802	2,487,900	30.9%
2010	7,735,450	7,735,450	7,735,450	1,947,605	0	0	1,947,605	25.2%	25.2%			7,735,450	1,947,605	25.2%
2011	7,422,034	7,422,034	7,422,034	2,414,159	0	0	2,414,159	32.5%	32.5%			7,422,034	2,414,159	32.5%
2012	7,004,331	7,004,331	7,004,331	3,276,336	266,380	0	3,542,716	50.6%	50.6%			7,004,331	3,542,716	50.6%
2013	6,522,093	6,522,093	6,522,093	2,715,587	19,925	0	2,735,512	41.9%	41.9%			6,522,093	2,735,512	41.9%
2014	6,188,373	6,128,045	6,128,045	4,123,318	676,179	0	4,799,497	77.6%	78.3%			6,128,045	4,799,497	78.3%
2015	6,154,379	5,776,729	6,294,022	4,670,615	870,868	0	5,541,483	90.0%	88.0%			6,294,022	5,541,483	88.0%
2016	6,054,136	5,500,530	6,534,906	5,537,128	2,419,070	0	7,956,199	131.4%	121.7%			6,534,906	7,956,199	121.7%
2017	6,048,329	5,160,375	6,874,462	4,885,276	1,989,687	0	6,874,962	113.7%	100.0%			6,874,462	6,874,962	100.0%
2018	6,010,025	4,813,306	6,879,249	4,518,257	4,576,053	85,544	9,179,854	152.7%	133.4%			6,879,249	9,179,854	133.4%
2019	5,870,368	4,362,909	7,026,994	2,555,749	6,161,830	527,329	9,244,908	157.5%	131.6%			7,026,994	9,244,908	131.6%
2020	4,366,499	3,082,812	5,746,275	472,096	6,766,152	1,190,442	8,428,691	193.0%	146.7%			5,746,275	8,428,691	146.7%
Jan-Sept														
Oct-Dec														
2020		1,038,988	1,985,654				2,356,035		118.7%			1,985,654	2,356,035	118.7%
2021		4,016,091	8,100,089				10,436,198		128.8%			8,100,089	10,436,198	128.8%
2022		3,790,028	7,840,732				11,363,949		144.9%			8,446,368	11,342,343	134.3%
2023		3,561,280	7,440,090				12,280,095		165.1%			12,878,045	12,005,765	93.2%
2024		3,330,257	6,998,120				13,187,734		188.4%			13,150,868	12,755,510	97.0%
2025		3,100,106	6,537,469				14,079,800		215.4%			12,285,212	13,529,501	110.1%
2026		2,871,344	6,062,405				14,914,117		246.0%			11,392,471	14,236,670	125.0%
2027		2,646,642	5,593,867				15,676,167		280.2%			10,511,996	14,868,943	141.4%
2028		2,428,930	5,138,283				16,348,217		318.2%			9,655,861	15,411,231	159.6%
2029		2,217,510	4,694,543				16,925,556		360.5%			8,821,986	15,861,639	179.8%
2030		2,013,319	4,264,990				17,369,306		407.3%			8,014,769	16,187,671	202.0%
2031		1,817,240	3,851,768				17,640,214		458.0%			7,238,241	16,356,771	226.0%
2032		1,630,164	3,456,923				17,724,879		512.7%			6,496,249	16,359,073	251.8%
2033		1,452,219	3,080,915				17,620,438		571.9%			5,789,655	16,193,438	279.7%
2034		1,284,421	2,726,008				17,328,956		635.7%			5,122,713	15,863,822	309.7%
2035		1,128,478	2,395,910				16,859,046		703.7%			4,502,394	15,379,340	341.6%
2036		984,471	2,090,911				16,179,505		773.8%			3,929,240	14,714,758	374.5%
2037		852,567	1,811,414				15,320,630		845.8%			3,404,009	13,897,643	408.3%
2038		732,986	1,557,909				14,304,943		918.2%			2,927,623	12,947,563	442.3%
2039		625,676	1,330,319				13,216,623		993.5%			2,499,936	11,938,847	477.6%
2040		530,411	1,128,178				12,100,932		1072.6%			2,120,071	10,909,750	514.6%
2041		446,758	950,589				10,990,349		1156.2%			1,786,347	9,890,444	553.7%
2042		374,062	796,198				9,874,756		1240.2%			1,496,215	8,870,675	592.9%
2043		311,517	663,314				8,802,082		1327.0%			1,246,499	7,893,143	633.2%
2044		258,209	550,007				7,812,503		1420.4%			1,033,573	6,991,604	676.4%
2045		213,153	454,188				6,899,514		1519.1%			853,510	6,160,563	721.8%
2046		175,367	373,786				6,100,913		1632.2%			702,418	5,434,168	773.6%
2047		143,887	306,770				5,386,686		1755.9%			576,482	4,785,796	830.2%
2048		117,814	251,242				4,770,736		1898.9%			472,134	4,227,569	895.4%
2049		96,305	205,416				4,221,952		2055.3%			386,017	3,731,960	966.8%
2050		78,628	167,738				3,747,901		2234.4%			315,212	3,305,834	1048.8%
2051		64,128	136,820				3,319,569		2426.2%			257,113	2,922,116	1136.5%
2052		52,246	111,478				2,935,469		2633.2%			209,489	2,580,218	1231.7%
2053		42,513	90,717				2,596,652		2862.4%			170,475	2,280,459	1337.7%
2054		34,538	73,708				2,302,350		3123.6%			138,512	2,021,054	1459.1%
2055		28,010	59,782				2,036,252		3406.1%			112,342	1,787,300	1590.9%
2056		22,667	48,385				1,783,004		3685.1%			90,925	1,565,417	1721.7%
2057		18,296	39,057				1,549,835		3968.1%			73,396	1,361,585	1855.1%
2058		14,731	31,448				1,333,836		4241.4%			59,097	1,173,621	1985.9%
2059		11,824	25,243				1,130,499		4478.4%			47,437	996,642	2101.0%
2060		9,461	20,198				961,054		4758.1%			37,957	848,920	2236.5%
2061		7,544	16,105				806,414		5007.1%			30,265	713,632	2357.9%
2062		5,993	12,796				674,648		5272.3%			24,046	597,479	2484.7%
2063		4,740	10,123				553,063		5463.3%			19,023	490,103	2576.3%
2064		3,728	7,960				452,308		5682.0%			14,959	400,976	2680.5%
2065		2,910	6,216				373,425		6007.8%			11,681	331,519	2838.2%
2066		2,260	4,828				305,572		6329.3%			9,073	271,269	2990.0%
2067		1,746	3,732				252,218		6758.2%			7,013	223,830	3191.5%
2068		1,343	2,872				203,865		7098.8%			5,397	180,673	3347.8%
2069		1,027	2,197				165,811		7547.7%			4,128	146,963	3559.9%
2070		784	1,677				131,068		7815.6%			3,151	116,319	3691.0%
2071		593	1,268				105,155		8292.8%			2,383	93,266	3914.0%
2072		448	957				85,423		8924.5%			1,799	75,703	4208.7%
2073		338	722				69,168		9581.9%			1,357	61,282	4517.6%
2074		254	543				55,518		10215.7%			1,021	49,178	4815.4%
2075		190	406				44,472		10944.7%			764	39,367	5155.6%
2076		141	303				35,312		11673.1%			568	31,235	5494.4%
2077		105	224				28,117		12557.8%			421	24,858	5908.1%
2078		78	166				22,313		13456.9%			312	19,747	6337.5%
2079		57	121				17,530		14472.4%			228	15,530	6822.8%
Without interest														
Past	141,803,978	135,936,575	146,595,822	46,643,360	24,284,440	1,803,315	72,731,116	51.3%	49.6%			146,595,822	72,731,116	49.6%
Future		44,601,519	93,515,796				396,170,655		423.6%			159,476,191	366,264,529	229.7%
Lifetime		180,538,095	240,111,619				468,901,770		195.3%			306,072,013	438,995,645	143.4%

Exhibit 3b
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Policy Forms: 1LTCP0001, 1LTCP0002

Calendar Year	Without Proposed Rate Increase										With Proposed 132% Rate Increase			
	Premium			By Incurred Year				Incurred Loss Ratio		Premium PA Rate Level	Incurred Claims	Incd LR PA Rate Level		
	Actual	Original Rtlvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level					
1999	311	311	311	0	0	0	0	0.0%	0.0%		311	0	0.0%	
2000	932,771	932,771	932,771	0	0	0	0	0.0%	0.0%		932,771	0	0.0%	
2001	3,367,564	3,367,564	3,367,564	43,566	0	0	43,566	1.3%	1.3%		3,367,564	43,566	1.3%	
2002	5,851,917	5,851,917	5,851,917	53,150	0	0	53,150	0.9%	0.9%		5,851,917	53,150	0.9%	
2003	8,332,763	8,332,763	8,332,763	904,331	0	0	904,331	10.9%	10.9%		8,332,763	904,331	10.9%	
2004	8,265,512	8,265,512	8,265,512	1,069,128	0	0	1,069,128	12.9%	12.9%		8,265,512	1,069,128	12.9%	
2005	7,550,786	7,550,786	7,550,786	1,321,529	195,620	0	1,517,150	20.1%	20.1%		7,550,786	1,517,150	20.1%	
2006	7,318,295	7,318,295	7,318,295	1,007,690	0	0	1,007,690	13.8%	13.8%		7,318,295	1,007,690	13.8%	
2007	7,173,447	7,173,447	7,173,447	1,572,222	0	0	1,572,222	21.9%	21.9%		7,173,447	1,572,222	21.9%	
2008	6,935,542	6,935,542	6,935,542	1,406,060	0	0	1,406,060	20.3%	20.3%		6,935,542	1,406,060	20.3%	
2009	6,735,789	6,735,789	6,735,789	2,145,224	342,675	0	2,487,900	36.9%	36.9%		6,735,789	2,487,900	36.9%	
2010	6,479,051	6,479,051	6,479,051	1,947,605	0	0	1,947,605	30.1%	30.1%		6,479,051	1,947,605	30.1%	
2011	6,267,520	6,267,520	6,267,520	2,409,105	0	0	2,409,105	38.4%	38.4%		6,267,520	2,409,105	38.4%	
2012	6,016,211	6,016,211	6,016,211	3,039,355	116,440	0	3,155,795	52.5%	52.5%		6,016,211	3,155,795	52.5%	
2013	5,809,103	5,809,103	5,809,103	2,531,023	19,925	0	2,550,948	43.9%	43.9%		5,809,103	2,550,948	43.9%	
2014	5,595,004	5,540,460	5,540,460	3,675,136	352,046	0	4,027,181	72.0%	72.7%		5,540,460	4,027,181	72.7%	
2015	5,655,755	5,308,703	5,784,085	4,630,787	870,868	0	5,501,655	97.3%	95.1%		5,784,085	5,501,655	95.1%	
2016	5,611,963	5,098,791	6,057,620	5,063,417	2,007,714	0	7,071,130	126.0%	116.7%		6,057,620	7,071,130	116.7%	
2017	5,707,656	4,869,716	6,487,257	4,884,586	1,989,687	0	6,874,273	120.4%	106.0%		6,487,257	6,874,273	106.0%	
2018	5,751,767	4,606,473	6,583,640	4,177,308	4,157,216	82,053	8,416,577	146.3%	127.8%		6,583,640	8,416,577	127.8%	
2019	5,763,055	4,283,153	6,898,538	2,379,829	5,320,335	518,176	8,218,340	142.6%	119.1%		6,898,538	8,218,340	119.1%	
2020	4,346,111	3,068,418	5,719,445	464,056	6,465,091	1,185,165	8,114,311	186.7%	141.9%		5,719,445	8,114,311	141.9%	
Jan-Sept														
Oct-Dec														
2021		1,038,988	1,985,654				2,208,605		111.2%		1,985,654	2,208,605	111.2%	
2022		4,016,091	8,100,089				9,793,024		120.9%		8,100,089	9,793,024	120.9%	
2023		3,790,028	7,840,732				10,625,342		135.5%		8,446,368	10,603,736	125.5%	
2024		3,561,280	7,440,090				11,436,806		153.7%		12,878,045	11,162,477	86.7%	
2025		3,330,257	6,998,120				12,229,230		174.8%		13,150,868	11,797,005	89.7%	
2026		3,100,106	6,537,469				12,993,855		198.8%		12,285,212	12,443,557	101.3%	
2027		2,871,344	6,062,405				13,690,380		225.8%		11,392,471	13,012,933	114.2%	
2028		2,646,642	5,593,867				14,306,607		255.8%		10,511,996	13,499,382	128.4%	
2029		2,428,930	5,138,283				14,829,009		288.6%		9,655,861	13,892,023	143.9%	
2030		2,217,510	4,694,543				15,256,354		325.0%		8,821,986	14,192,437	160.9%	
2031		2,013,319	4,264,990				15,552,736		364.7%		8,014,769	14,371,100	179.3%	
2032		1,817,240	3,851,768				15,681,350		407.1%		7,238,241	14,397,908	198.9%	
2033		1,630,164	3,456,923				15,633,434		452.2%		6,496,249	14,267,628	219.6%	
2034		1,452,219	3,080,915				15,413,743		500.3%		5,789,655	13,986,743	241.6%	
2035		1,284,421	2,726,008				15,024,152		551.1%		5,122,713	13,559,017	264.7%	
2036		1,128,478	2,395,910				14,480,648		604.4%		4,502,394	13,000,942	288.8%	
2037		984,471	2,090,911				13,758,544		658.0%		3,929,240	12,293,796	312.9%	
2038		852,567	1,811,414				12,888,635		711.5%		3,404,009	11,465,648	336.8%	
2039		732,986	1,557,909				11,901,854		764.0%		2,927,623	10,544,474	360.2%	
2040		625,676	1,330,319				10,873,095		817.3%		2,499,936	9,595,318	383.8%	
2041		530,411	1,128,178				9,852,074		873.3%		2,120,071	8,660,893	408.5%	
2042		446,758	950,589				8,856,147		931.6%		1,786,347	7,756,242	434.2%	
2043		374,062	796,198				7,886,250		990.5%		1,496,215	6,882,169	460.0%	
2044		311,517	663,314				6,973,590		1051.3%		1,246,499	6,064,651	486.5%	
2045		258,209	550,007				6,155,147		1119.1%		1,033,573	5,334,248	516.1%	
2046		213,153	454,188				5,419,209		1193.2%		853,510	4,680,258	548.4%	
2047		175,367	373,786				4,784,060		1279.9%		702,418	4,117,314	586.2%	
2048		143,887	306,770				4,222,649		1376.5%		576,482	3,621,759	628.3%	
2049		117,814	251,242				3,741,196		1489.1%		472,134	3,198,030	677.4%	
2050		96,305	205,416				3,313,674		1613.2%		386,017	2,823,682	731.5%	
2051		78,628	167,738				2,938,612		1751.9%		315,212	2,496,545	792.0%	
2052		64,128	136,820				2,601,042		1901.1%		257,113	2,203,589	857.1%	
2053		52,246	111,478				2,292,423		2056.4%		209,489	1,937,172	924.7%	
2054		42,513	90,717				2,014,579		2220.7%		170,475	1,698,386	996.3%	
2055		34,538	73,708				1,771,867		2403.9%		138,512	1,490,571	1076.1%	
2056		28,010	59,782				1,552,344		2596.7%		112,342	1,303,392	1160.2%	
2057		22,667	48,385				1,344,826		2779.4%		90,925	1,127,239	1239.8%	
2058		18,296	39,057				1,154,456		2955.8%		73,396	966,206	1316.4%	
2059		14,731	31,448				975,966		3103.4%		59,097	815,750	1380.4%	
2060		11,824	25,243				810,891		3212.3%		47,437	677,034	1427.2%	
2061		9,461	20,198				675,434		3344.0%		37,957	563,301	1484.1%	
2062		7,544	16,105				556,299		3454.1%		30,265	463,516	1531.5%	
2063		5,993	12,796				460,367		3597.7%		24,046	383,197	1593.6%	
2064		4,740	10,123				374,057		3695.1%		19,023	311,097	1635.3%	
2065		3,728	7,960				303,696		3815.1%		14,959	252,364	1687.0%	
2066		2,910	6,216				246,904		3972.3%		11,681	204,999	1755.1%	
2067		2,260	4,828				201,317		4169.9%		9,073	167,015	1840.9%	
2068		1,746	3,732				166,019		4448.5%		7,013	137,631	1962.4%	
2069		1,343	2,872				135,193		4707.6%		5,397	112,001	2075.4%	
2070		1,027	2,197				109,508		4984.8%		4,128	90,660	2196.0%	
2071		784	1,677				85,463		5096.2%		3,151	70,714	2243.9%	
2072		593	1,268				68,664		5415.0%		2,383	56,775	2382.6%	
2073		448	957				55,994		5850.0%		1,799	46,274	2572.6%	
2074		338	722				45,316		6277.7%		1,357	37,430	2759.3%	
2075		254	543				36,334		6685.6%		1,021	29,994	2936.9%	
2076		190	406				29,186		7182.8%		764	24,081	3153.7%	
2077		141	303				23,259		7688.7%		568	19,181	3374.2%	
2078		105	224				18,550		8284.7%		421	15,291	3634.2%	
2079		78	166				14,580		8792.8%					

Exhibit 4a
Continental General Insurance Company
Pennsylvania Experience
All Policies Combined
Policy Forms: 1LTCIP0001, 1LTCIP0002

	Without Proposed Rate Increase								With Proposed 132% Rate Increase				
Calendar Year	Premium			By Incurred Year				Incurred Loss Ratio		Premium	Incurred	Inc'd LR	
	Actual	Original Rtlvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	PA Rate Level	
2000	7,884	7,884	7,884	0	0	0	0	0.0%	0.0%	7,884	0	0.0%	
2001	102,581	102,581	102,581	22	0	0	22	0.0%	0.0%	102,581	22	0.0%	
2002	218,138	218,138	218,138	2,146	0	0	2,146	1.0%	1.0%	218,138	2,146	1.0%	
2003	322,129	322,129	322,129	5,208	0	0	5,208	1.6%	1.6%	322,129	5,208	1.6%	
2004	304,161	304,161	304,161	6,161	0	0	6,161	2.0%	2.0%	304,161	6,161	2.0%	
2005	282,635	282,635	282,635	18,957	0	0	18,957	6.7%	6.7%	282,635	18,957	6.7%	
2006	268,907	268,907	268,907	0	0	0	0	0.0%	0.0%	268,907	0	0.0%	
2007	257,695	257,695	257,695	1,912	0	0	1,912	0.7%	0.7%	257,695	1,912	0.7%	
2008	254,996	254,996	254,996	46,610	0	0	46,610	18.3%	18.3%	254,996	46,610	18.3%	
2009	245,510	245,510	245,510	0	0	0	0	0.0%	0.0%	245,510	0	0.0%	
2010	237,717	237,717	237,717	0	0	0	0	0.0%	0.0%	237,717	0	0.0%	
2011	233,389	233,389	233,389	131,685	0	0	131,685	56.4%	56.4%	233,389	131,685	56.4%	
2012	232,654	232,654	232,654	75,275	0	0	75,275	32.4%	32.4%	232,654	75,275	32.4%	
2013	228,443	228,443	228,443	2,384	0	0	2,384	1.0%	1.0%	228,443	2,384	1.0%	
2014	225,148	225,148	225,148	139,610	0	0	139,610	62.0%	62.0%	225,148	139,610	62.0%	
2015	235,969	216,575	235,969	100,721	0	0	100,721	42.7%	42.7%	235,969	100,721	42.7%	
2016	239,219	201,354	239,219	361,347	342,559	0	703,906	294.3%	294.3%	239,219	703,906	294.3%	
2017	236,718	177,695	236,718	294,684	195,912	0	490,596	207.2%	207.2%	236,718	490,596	207.2%	
2018	224,396	157,007	224,396	215,004	200,521	3,033	418,558	186.5%	186.5%	224,396	418,558	186.5%	
2019	220,207	136,721	220,207	55,705	234,341	18,782	308,828	140.2%	140.2%	220,207	308,828	140.2%	
Jan-Sept	2020	170,780	91,622	170,780	0	0	44,208	44,208	25.9%	25.9%	170,780	44,208	25.9%
Oct-Dec	2020		31,912	60,988			72,946		119.6%		60,988	72,946	119.6%
	2021		123,663	249,418			312,730		125.4%		249,418	312,730	125.4%
	2022		117,181	242,423			340,548		140.5%		261,148	339,919	130.2%
	2023		110,518	230,889			367,853		159.3%		399,646	360,038	90.1%
	2024		103,715	217,945			393,653		180.6%		409,563	381,638	93.2%
	2025		96,848	204,231			420,580		205.9%		383,791	405,115	105.6%
	2026		90,009	190,039			443,510		233.4%		357,122	424,587	118.9%
	2027		83,247	175,949			464,593		264.1%		330,643	442,033	133.7%
	2028		76,608	162,060			481,648		297.2%		304,544	455,477	149.6%
	2029		70,140	148,489			496,861		334.6%		279,041	467,007	167.4%
	2030		63,868	135,297			507,896		375.4%		254,250	474,401	186.6%
	2031		57,817	122,547			513,557		419.1%		230,290	476,936	207.1%
	2032		52,008	110,288			513,091		465.2%		207,253	473,831	228.6%
	2033		46,455	98,556			504,510		511.9%		185,206	463,630	250.3%
	2034		41,173	87,384			488,870		559.5%		164,212	447,128	272.3%
	2035		36,179	76,812			469,810		611.6%		144,345	427,474	296.1%
	2036		31,506	66,915			444,461		664.2%		125,747	402,587	320.2%
	2037		27,189	57,767			414,637		717.8%		108,556	373,890	344.4%
	2038		23,249	49,413			377,585		764.1%		92,857	339,315	365.4%
	2039		19,705	41,898			340,265		812.1%		78,734	304,671	387.0%
	2040		16,562	35,227			300,075		851.8%		66,198	268,029	404.9%
	2041		13,814	29,393			262,771		894.0%		55,235	233,920	423.5%
	2042		11,443	24,357			230,352		945.7%		45,772	204,294	446.3%
	2043		9,420	20,059			199,365		993.9%		37,694	176,240	467.6%
	2044		7,715	16,433			173,438		1055.4%		30,881	152,758	494.7%
	2045		6,289	13,401			147,168		1098.2%		25,183	129,287	513.4%
	2046		5,106	10,884			124,303		1142.1%		20,453	108,947	532.7%
	2047		4,131	8,806			103,637		1176.9%		16,549	90,638	547.7%
	2048		3,330	7,102			87,540		1232.7%		13,345	76,337	572.0%
	2049		2,676	5,708			72,786		1275.1%		10,727	63,340	590.5%
	2050		2,144	4,574			60,483		1322.3%		8,595	52,517	611.0%
	2051		1,714	3,656			49,730		1360.2%		6,870	43,099	627.3%
	2052		1,366	2,914			40,005		1372.6%		5,477	34,628	632.3%
	2053		1,086	2,317			31,235		1348.3%		4,353	27,026	620.8%
	2054		860	1,835			25,019		1363.8%		3,447	21,605	626.7%
	2055		678	1,447			20,202		1396.2%		2,719	17,416	640.5%
	2056		532	1,135			16,247		1431.1%		2,134	13,983	655.4%
	2057		416	889			12,982		1460.9%		1,670	11,155	668.0%
	2058		325	693			10,225		1475.6%		1,302	8,772	673.7%
	2059		251	537			7,954		1482.4%		1,008	6,812	675.7%
	2060		194	413			6,143		1485.9%		777	5,253	676.0%
	2061		149	318			4,863		1531.0%		597	4,152	695.5%
	2062		114	244			3,835		1575.0%		458	3,270	714.5%
	2063		87	186			2,967		1594.0%		350	2,527	722.3%
	2064		66	140			2,186		1558.1%		264	1,860	705.2%
	2065		49	105			1,606		1529.5%		197	1,366	691.8%
	2066		36	77			1,210		1569.7%		145	1,028	709.4%
	2067		26	56			927		1654.6%		105	786	746.9%
	2068		19	41			691		1677.3%		77	586	757.1%
2069		14	30			533		1783.4%		56	451	803.6%	
2070		11	23			353		1565.0%		42	299	705.6%	
2071		8	16			241		1471.0%		31	204	664.1%	
2072		6	12			185		1527.8%		23	157	689.1%	
2073		4	9			146		1669.6%		16	123	751.7%	
2074		3	7			92		1392.6%		12	78	630.4%	
2075		2	5			61		1297.8%		9	52	587.2%	
2076		2	3			19		558.2%		7	17	254.0%	
2077		1	3			10		374.0%		5	8	171.3%	
2078		1	2			7		375.4%		4	6	170.0%	
2079		0	1			5		563.9%		2	4	254.8%	
Without Interest													
Past	4,749,276	4,402,960	4,749,276	1,457,430	973,334	66,024	2,496,788	52.6%	52.6%	4,749,276	2,496,788	52.6%	
Future		1,393,638	2,922,363				10,371,204	354.9%		4,990,142	9,608,386	192.5%	
Lifetime		5,796,598	7,671,639				12,867,992	167.7%		9,739,418	12,105,173	124.3%	
With 4.5% Interest													
Past	7,596,381	7,215,102	7,596,381	1,841,037	1,108,064	68,138	3,017,238	39.7%	39.7%	7,596,381	3,017,238	39.7%	
Future		1,014,948	2,120,862				6,252,008	294.8%		3,509,694	5,860,415	167.0%	
Lifetime		8,230,050	9,717,244				9,269,246	95.4%		11,106,076	8,877,653	79.9%	

Exhibit 4b
Continental General Insurance Company
Pennsylvania Experience
Premium Paying Policies Only
Policy Forms: 1LTCIP0001, 1LTCIP0002

	Without Proposed Rate Increase										With Proposed 132% Rate Increase			
Calendar Year	Premium			By Incurred Year				Incurred Loss Ratio		Premium	Incurred	Incd LR		
	Actual	Original Rtlvl	PA Rate Level	Pd Clms	Clm Res	IBNR	Inc Clms	Actual	PA Rate Level	PA Rate Level	Claims	PA Rate Level		
2000	7,097	7,097	7,097	0	0	0	0	0.0%	0.0%	7,097	0	0.0%		
2001	90,548	90,548	90,548	22	0	0	22	0.0%	0.0%	90,548	22	0.0%		
2002	191,115	191,115	191,115	2,146	0	0	2,146	1.1%	1.1%	191,115	2,146	1.1%		
2003	270,247	270,247	270,247	5,208	0	0	5,208	1.9%	1.9%	270,247	5,208	1.9%		
2004	253,979	253,979	253,979	6,161	0	0	6,161	2.4%	2.4%	253,979	6,161	2.4%		
2005	234,654	234,654	234,654	18,957	0	0	18,957	8.1%	8.1%	234,654	18,957	8.1%		
2006	220,800	220,800	220,800	0	0	0	0	0.0%	0.0%	220,800	0	0.0%		
2007	209,614	209,614	209,614	1,912	0	0	1,912	0.9%	0.9%	209,614	1,912	0.9%		
2008	206,863	206,863	206,863	46,610	0	0	46,610	22.5%	22.5%	206,863	46,610	22.5%		
2009	197,267	197,267	197,267	0	0	0	0	0.0%	0.0%	197,267	0	0.0%		
2010	189,281	189,281	189,281	0	0	0	0	0.0%	0.0%	189,281	0	0.0%		
2011	184,951	184,951	184,951	131,685	0	0	131,685	71.2%	71.2%	184,951	131,685	71.2%		
2012	184,165	184,165	184,165	75,275	0	0	75,275	40.9%	40.9%	184,165	75,275	40.9%		
2013	179,701	179,701	179,701	2,384	0	0	2,384	1.3%	1.3%	179,701	2,384	1.3%		
2014	176,344	176,344	176,344	139,610	0	0	139,610	79.2%	79.2%	176,344	139,610	79.2%		
2015	185,808	170,537	185,808	100,721	0	0	100,721	54.2%	54.2%	185,808	100,721	54.2%		
2016	197,272	166,047	197,272	361,347	342,559	0	703,906	356.8%	356.8%	197,272	703,906	356.8%		
2017	214,448	160,978	214,448	294,684	195,912	0	490,596	228.8%	228.8%	214,448	490,596	228.8%		
2018	204,404	143,018	204,404	215,004	200,521	2,763	418,288	204.6%	204.6%	204,404	418,288	204.6%		
2019	212,708	132,066	212,708	55,705	234,341	18,142	308,188	144.9%	144.9%	212,708	308,188	144.9%		
Jan-Sept 2020	171,168	91,830	171,168	0	0	44,309	44,309	25.9%	25.9%	171,168	44,309	25.9%		
Oct-Dec		31,912	60,988				70,293		115.3%		60,988	70,293	115.3%	
2020		123,663	249,418				301,980		121.1%		249,418	301,980	121.1%	
2021		117,181	242,423				329,196		135.8%		261,148	328,566	125.8%	
2022		110,518	230,889				355,928		154.2%		399,646	348,113	87.1%	
2023		103,715	217,945				381,253		174.9%		409,563	369,239	90.2%	
2024		96,848	204,231				407,755		199.7%		383,791	392,289	102.2%	
2025		90,009	190,039				430,463		226.5%		357,122	411,541	115.2%	
2026		83,247	175,949				451,388		256.5%		330,643	428,828	129.7%	
2027		76,608	162,060				468,465		289.1%		304,544	442,294	145.2%	
2028		70,140	148,489				483,811		325.8%		279,041	453,957	162.7%	
2029		63,868	135,297				495,155		366.0%		254,250	461,659	181.6%	
2030		57,817	122,547				501,432		409.2%		230,290	464,812	201.8%	
2031		52,008	110,288				501,721		454.9%		207,253	462,462	223.1%	
2032		46,455	98,556				494,102		501.3%		185,206	453,222	244.7%	
2033		41,173	87,384				479,515		548.7%		164,212	437,773	266.6%	
2034		36,179	76,812				461,589		600.9%		144,345	419,253	290.5%	
2035		31,506	66,915				437,120		653.2%		125,747	395,247	314.3%	
2036		27,189	57,767				408,150		706.5%		108,556	367,403	338.4%	
2037		23,249	49,413				371,967		752.8%		92,857	333,698	359.4%	
2038		19,705	41,898				335,424		800.6%		78,734	299,830	380.8%	
2039		16,562	35,227				295,964		840.2%		66,198	263,918	398.7%	
2040		13,814	29,393				259,298		882.2%		55,235	230,447	417.2%	
2041		11,443	24,357				227,420		933.7%		45,772	201,362	439.9%	
2042		9,420	20,059				196,854		981.4%		37,694	173,729	460.9%	
2043		7,715	16,433				171,299		1042.4%		30,881	150,619	487.7%	
2044		6,289	13,401				145,367		1084.8%		25,183	127,486	506.2%	
2045		5,106	10,884				122,808		1128.3%		20,453	107,452	525.4%	
2046		4,131	8,806				102,364		1162.4%		16,549	89,365	540.0%	
2047		3,330	7,102				86,454		1217.4%		13,345	75,252	563.9%	
2048		2,676	5,708				71,860		1258.9%		10,727	62,413	581.8%	
2049		2,144	4,574				59,694		1305.1%		8,595	51,728	601.8%	
2050		1,714	3,656				49,071		1342.2%		6,870	42,440	617.7%	
2051		1,366	2,914				39,463		1354.0%		5,477	34,085	622.3%	
2052		1,086	2,317				30,807		1329.8%		4,353	26,598	611.0%	
2053		860	1,835				24,666		1344.6%		3,447	21,252	616.5%	
2054		678	1,447				19,911		1376.1%		2,719	17,125	629.8%	
2055		532	1,135				16,015		1410.6%		2,134	13,751	644.5%	
2056		416	889				12,797		1440.1%		1,670	10,970	656.9%	
2057		325	693				10,080		1454.6%		1,302	8,627	662.5%	
2058		251	537				7,843		1461.7%		1,008	6,701	664.7%	
2059		194	413				6,063		1466.4%		777	5,172	665.7%	
2060		149	318				4,800		1511.1%		597	4,089	684.9%	
2061		114	244				3,786		1554.7%		458	3,220	703.7%	
2062		87	186				2,930		1574.0%		350	2,489	711.6%	
2063		66	140				2,158		1537.8%		264	1,831	694.4%	
2064		49	105				1,586		1509.9%		197	1,345	681.4%	
2065		36	77				1,195		1550.6%		145	1,013	699.2%	
2066		26	56				916		1635.9%		105	776	736.9%	
2067		19	41				682		1656.8%		77	577	746.2%	
2068		14	30				526		1760.5%		56	444	791.4%	
2069		11	23				348		1543.8%		42	294	694.3%	
2070		8	16				238		1451.9%		31	201	653.9%	
2071		6	12				182		1507.5%		23	154	678.3%	
2072		4	9				144		1646.9%		16	121	739.7%	
2073		3	7				90		1368.5%		12	76	617.6%	
2074		2	5				60		1270.8%		9	51	572.9%	
2075		2	3				18		528.8%		7	16	238.3%	
2076		1	3				9		350.0%		5	8	158.5%	
2077		1	2				7		375.4%		4	6	170.0%	
2078		0	1				5		563.9%		2	4	254.8%	
2079	Without Interest													
Past	3,982,437	3,661,104	3,982,437	1,457,430	973,334	65,214	2,495,978	62.7%	62.7%	3,982,437	2,495,978	62.7%		
Future		1,393,638	2,922,363				10,142,487		347.1%	4,990,142	9,379,668	188.0%		
Lifetime		5,054,742	6,904,800				12,638,465		183.0%	8,972,580	11,875,646	132.4%		
With 4.5% Interest														
Past	6,341,829	5,989,606	6,341,829	1,841,037	1,108,064	67,265	3,016,366	47.6%	47.6%	6,341,829	3,016,366	47.6%		
Future		1,014,948	2,120,862				6,100,424		287.6%	3,509,694	5,708,831	162.7%		
Lifetime		7,004,554	8,462,691				9,116,790		107.7%	9,851,523	8,725,197	88.6%		

Exhibit 5
Continental General Insurance Company
Nationwide Experience (Excluding Florida)
Premium Paying Policies Only
Projection on Original Rate Level
Policy Forms: 1LTCIP0001, 1LTCIP0002

Calendar Year	Original Assumptions			Current Assumptions		
	Earned Premium	Incurred Claims	Loss Ratio	Earned Premium*	Incurred Claims**	Loss Ratio
Oct - Dec 2020	1,024,137	2,955,928	288.6%	1,038,988	2,091,775	201.3%
2021	3,741,931	11,819,944	315.9%	4,016,091	9,052,218	225.4%
2022	3,217,107	11,624,076	361.3%	3,726,763	9,874,987	265.0%
2023	2,756,792	10,969,868	397.9%	2,998,771	11,081,607	369.5%
2024	2,357,678	9,893,271	419.6%	2,697,508	11,854,572	439.5%
2025	2,010,499	9,035,163	449.4%	2,511,086	12,490,446	497.4%
2026	1,704,348	8,705,536	510.8%	2,325,788	13,055,885	561.4%
2027	1,433,069	8,555,682	597.0%	2,143,780	13,538,540	631.5%
2028	1,195,163	8,185,671	684.9%	1,967,433	13,927,627	707.9%
2029	992,070	7,334,782	739.3%	1,796,183	14,224,758	791.9%
2030	821,230	6,475,096	788.5%	1,630,788	14,400,328	883.0%
2031	676,460	6,002,122	887.3%	1,471,964	14,424,174	979.9%
2032	553,366	5,696,983	1029.5%	1,320,433	14,291,080	1082.3%
2033	449,500	5,292,427	1177.4%	1,176,298	14,007,512	1190.8%
2034	363,445	4,614,854	1269.8%	1,040,381	13,577,235	1305.0%
2035	292,564	3,920,368	1340.0%	914,067	13,016,771	1424.1%
2036	233,461	3,446,179	1476.1%	797,421	12,307,361	1543.4%
2037	183,943	3,084,444	1676.8%	690,579	11,477,094	1662.0%
2038	142,989	2,707,193	1893.3%	593,718	10,553,981	1777.6%
2039	110,243	2,240,922	2032.7%	506,797	9,603,100	1894.9%
2040	84,634	1,799,747	2126.5%	429,633	8,667,182	2017.3%
2041	64,491	1,486,775	2305.4%	361,874	7,761,265	2144.7%
2042	48,599	1,253,259	2578.8%	302,990	6,886,124	2272.7%
2043	36,183	1,043,460	2883.9%	252,328	6,067,720	2404.7%
2044	26,717	825,132	3088.4%	209,150	5,336,605	2551.6%
2045	19,612	631,618	3220.6%	172,654	4,682,058	2711.8%
2046	14,241	493,991	3468.8%	142,047	4,118,688	2899.5%
2047	10,167	392,813	3863.6%	116,549	3,622,809	3108.4%
2048	7,118	308,063	4327.8%	95,430	3,198,833	3352.0%
2049	4,885	226,389	4634.4%	78,007	2,824,298	3620.6%
2050	3,201	150,331	4696.2%	63,688	2,497,022	3920.7%
2051	1,893	88,939	4698.9%	51,943	2,203,963	4243.0%
2052	928	43,236	4658.4%	42,319	1,937,467	4578.2%
2053	346	15,712	4536.6%	34,435	1,698,619	4932.8%
2054	125	5,729	4583.4%	27,976	1,490,751	5328.7%
2055	68	3,309	4854.6%	22,688	1,303,533	5745.4%
2056	39	1,901	4905.2%	18,360	1,127,346	6140.2%
2057	21	1,045	4905.2%	14,820	966,289	6520.2%
2058	11	522	4905.2%	11,932	815,815	6837.1%
2059	3	132	4905.2%	9,578	677,084	7069.3%
2060	-	-	-	7,664	563,339	7350.9%
2061	-	-	-	6,110	463,546	7586.2%
2062	-	-	-	4,854	383,219	7894.8%
2063	-	-	-	3,840	311,112	8102.7%
2064	-	-	-	3,019	252,376	8358.6%
2065	-	-	-	2,357	205,007	8696.6%
2066	-	-	-	1,831	167,020	9123.2%
2067	-	-	-	1,415	137,635	9729.6%
2068	-	-	-	1,088	112,002	10299.1%
2069	-	-	-	832	90,661	10899.8%
2070	-	-	-	635	70,715	11137.0%
2071	-	-	-	480	56,775	11822.3%
2072	-	-	-	363	46,275	12763.9%
2073	-	-	-	273	37,431	13689.7%
2074	-	-	-	206	29,994	14571.1%
2075	-	-	-	154	24,082	15646.6%
2076	-	-	-	115	19,182	16740.0%
2077	-	-	-	85	15,291	18029.9%
2078	-	-	-	63	12,014	19127.9%
2079	-	-	-	46	9,346	20366.1%

Loss Ratio Summaries as of 09/30/2020 (Discounted at 4.5%)

Projected	19,937,192	102,092,752	512.1%	27,949,784	182,673,300	653.6%
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Prospective PV Rate Increase Calculation		
1. Δ PV(Future Incurred Claims)***		98,847,878
2. Δ PV(Future Earned Premium)		8,012,591
3. PV _{Current} (Future Earned Premium)		27,949,784
4. Rate Increase %	$\frac{\Delta \text{PV(Future Incurred Claims)} - 58\% * \Delta \text{PV(Future Earned Premium)}}{85\% * \text{PV}_{\text{Current}}(\text{Future Earned Premium})}$	397%
5. Pennsylvania Cumulative Percent Rate Increase to Date		114%
6. Pennsylvania Adjusted Rate Increase		132%

*Includes Shock Lapse

**Includes Shock Lapse and Proposed RINC for Survivorship and WOP

***Current Assumptions Experience Contains MAE and Includes Shock Lapse and Proposed RINC for Survivorship and WOP

Exhibit 6
Continental General Insurance Company
Policy Form: 1LTCIP0001, 1LTCIP0002
Eligibility for Contingent Benefit Upon Lapse (CBUL)

PA State Specific

Lives Inforce	Issue Age								Total
	< 50	50 - 54	55 - 59	60 - 64	65 - 69	70 - 74	75 - 79	80 +	
Total Premium Paying	4	15	37	13	11	5	0	0	85
Rate-Stability	3	7	8	1	5	0	0	0	24
Eligible for CBUL	3	7	8	1	5	0	0	0	24

Exhibit 7
Rate Increase History
Continental General Insurance
Policy Forms: 11TCR0001 and 11TCR0002
Nationwide (Excluding Florida) Rate Increase History as of 12/16/2021

States	1st Increase				2nd Increase				3rd Increase				4th Increase				5th Increase				Cumulative %	Annual Premium ¹	Lives ¹	Current Status
	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved	Date Requested	Percent Requested	Date Approved	Percent Approved				
AL	10/3/2013	30.0%	10/30/2013	30.0%	2/17/2016	30.0%	6/30/2016	30.0%	10/15/2020	327.6%	10/15/2020	35.0%					110.6%	\$1,264			110.6%	\$1,264	3	Approved
AK	9/5/2013	20.0%	12/23/2013	20.0%	2/10/2016	30.0%	12/5/2016	30.0%	11/20/2017	124.9%	6/11/2021	15.0%					79.4%	\$126,892			79.4%	\$126,892	44	Approved
AR	11/14/2013	20.0%	1/22/2014	0.0%	2/10/2016	30.0%	8/8/2016	10.0%	12/10/2017	234.9%	1/18/2018	25.0%					71.9%	\$22,803			71.9%	\$22,803	9	Approved
AZ	12/9/2013	20.0%	1/7/2014	0.0%	9/26/2018	286.1%	7/9/2019	60.5%					5/15/2020	244.0%	6/25/2020	25.0%	60.5%	\$143,585			60.5%	\$143,585	52	Not Filed
CA	8/7/2020	444.0%	10/5/2021	0.0%													0.0%	\$1,113,542			0.0%	\$1,113,542	601	Withdrawn
CO	4/30/2019	263.0%	12/9/2021	33.2%													33.2%	\$230,386			33.2%	\$230,386	127	Approved
CT	11/14/2013	20.0%	12/18/2013	0.0%	8/19/2016	30.0%	9/28/2016	0.0%									0.0%	\$14,549			0.0%	\$14,549	5	To Be Filed
GA	9/25/2013	20.0%	3/4/2014	12.0%	2/12/2016	30.0%	5/11/2016	12.0%	11/29/2017	186.8%	3/6/2018	16.0%	6/14/2019	178.0%	8/26/2019	12.0%	82.5%	\$178,794			82.5%	\$178,794	73	Approved
HI																	0.0%	\$0			0.0%	\$0	0	Not Filed
IA	11/21/2013	20.0%	5/13/2014	17.0%	6/27/2016	30.0%	10/11/2016	15.0%	1/30/2018	160.1%	5/8/2018	30.0%	4/8/2020	172.0%	8/12/2020	30.0%	127.4%	\$76,431			127.4%	\$76,431	36	Approved
ID	9/24/2013	20.0%	2/10/2014	20.0%	2/16/2016	30.0%	9/16/2016	30.0%	10/31/2019	159.0%	PENDING						56.0%	\$10,849			56.0%	\$10,849	3	Pending
IL (Pre)	9/24/2013	20.0%	5/7/2018	20.0%													20.0%	\$54,217			20.0%	\$54,217	25	To Be Filed
IL (Post)	9/24/2013	20.0%	5/7/2018	254.0%													254.0%	\$87,014			254.0%	\$87,014	25	To Be Filed
IN	7/2/2019	228.0%	2/24/2020	0.0%	9/10/2021	401.0%	PENDING										0.0%	\$30,284			0.0%	\$30,284	22	Pending
KS	10/22/2013	20.0%	11/26/2014	0.0%	5/27/2016	30.0%	9/16/2016	30.0%	11/27/2017	175.9%	7/19/2019	42.8%	6/18/2021	169.0%	8/3/2021	25.3%	132.6%	\$207,794			132.6%	\$207,794	92	Approved
KY	3/3/2014	20.0%	5/29/2014	8.2%	7/12/2016	30.0%	10/10/2016	20.0%									29.9%	\$11,331			29.9%	\$11,331	6	Approved
LA	9/16/2013	20.0%	10/8/2013	0.0%	2/12/2016	30.0%	11/2/2016	15.0%	11/20/2017	220.4%	3/7/2019	15.0%	4/9/2021	281.0%	9/9/2021	25.0%	65.3%	\$116,676			65.3%	\$116,676	44	Approved
MA																	0.0%	\$22,418			0.0%	\$22,418	11	To Be Filed
MD	9/16/2013	20.0%	2/25/2014	15.0%	2/10/2016	15.0%	6/10/2016	15.0%									32.3%	\$141,213			32.3%	\$141,213	49	Not Filed
ME	4/22/2013	20.0%	7/18/2014	20.0%													20.0%	\$44,622			20.0%	\$44,622	19	To Be Filed
MI	9/11/2013	20.0%	11/22/2013	20.0%	2/10/2016	30.0%	2/19/2016	30.0%	11/20/2017	121.5%	1/11/2018	121.5%					245.5%	\$221,634			245.5%	\$221,634	45	Not Filed
MN	10/23/2013	20.0%	2/20/2014	20.0%	2/23/2016	30.0%	9/15/2016	30.0%	5/6/2019	160.0%	2/13/2020	74.9%					172.7%	\$94,496			172.7%	\$94,496	49	Not Filed
MO	9/17/2013	20.0%	2/3/2014	20.0%	4/20/2020	296.0%	12/15/2020	95.3%									134.4%	\$62,944			134.4%	\$62,944	34	Approved
MS	11/15/2013	20.0%	2/7/2014	20.0%	4/19/2016	25.0%	10/11/2016	25.0%	11/20/2017	25.0%	7/9/2019	10.0%	6/9/2021	25.0%	8/12/2021	22.6%	102.3%	\$41,851			102.3%	\$41,851	16	Approved
NC	2/6/2014	20.0%	6/2/2014	20.0%	5/3/2016	30.0%	1/31/2017	20.0%	11/27/2017	180.7%	6/21/2018	95.3%	4/22/2021	117.8%	PENDING		181.3%	\$431,566			181.3%	\$431,566	108	Pending
ND	9/16/2013	20.0%	10/21/2013	15.0%	2/12/2016	30.0%	3/14/2016	15.0%	11/20/2017	168.5%	1/19/2018	44.0%	8/20/2020	185.0%	9/15/2020	69.0%	221.8%	\$35,610			221.8%	\$35,610	23	Approved
NE	11/5/2013	20.0%	2/24/2014	20.0%	2/12/2016	30.0%	5/16/2016	30.0%	11/30/2017	118.5%	9/17/2018	50.0%	9/21/2020	131.0%	5/12/2021	67.4%	291.8%	\$150,844			291.8%	\$150,844	52	Approved
NH	11/14/2013	20.0%	3/17/2015	0.0%													0.0%	\$4,294			0.0%	\$4,294	2	Not Filed
NJ	12/6/2013	20.0%	3/19/2014	0.0%	2/2/2018	270.1%	1/8/2019	0.0%									0.0%	\$14,520			0.0%	\$14,520	7	Not Filed
NM	2/10/2014	20.0%	4/24/2014	0.0%	5/27/2016	30.0%	8/4/2016	6.0%	4/30/2019	282.0%	6/28/2019	15.0%					21.9%	\$13,820			21.9%	\$13,820	8	To Be Filed
NV	11/5/2013	20.0%	11/14/2014	20.0%	2/23/2016	30.0%	2/2/2017	30.0%	11/30/2017	128.2%	7/13/2018	151.6%					292.4%	\$0			292.4%	\$0	0	Not Filed
OH	8/30/2013	20.0%	10/23/2013	20.0%	5/27/2016	30.0%	6/29/2016	15.0%	12/20/2017	15.0%	1/11/2018	15.0%	7/2/2019	15.0%	11/6/2019	15.0%	82.5%	\$274,942			82.5%	\$274,942	111	To Be Filed
OK	11/6/2013	20.0%	3/5/2014	20.0%	2/25/2016	30.0%	4/14/2016	10.0%	11/27/2017	162.9%	5/16/2018	10.0%	7/30/2019	178.0%	8/20/2019	32.3%	92.0%	\$45,628			92.0%	\$45,628	21	To Be Filed
OR	3/4/2014	20.0%	4/9/2015	20.0%	9/28/2018	211.3%	PENDING										20.0%	\$89,689			20.0%	\$89,689	47	Pending
PA	5/22/2014	20.0%	9/11/2014	15.0%	3/8/2016	30.0%	6/20/2016	20.0%	11/27/2017	153.8%	5/24/2018	55.0%					113.9%	\$242,448			113.9%	\$242,448	85	To Be Filed
RI																	0.0%	\$0			0.0%	\$0	0	Not Filed
SC	10/23/2013	20.0%	2/25/2014	20.0%	2/17/2016	30.0%	5/19/2016	20.0%	11/27/2017	143.9%	1/18/2018	20.0%	9/27/2019	134.0%	7/30/2020	49.5%	158.3%	\$333,248			158.3%	\$333,248	128	Approved
SD	11/21/2013	20.0%	11/25/2013	20.0%	4/19/2016	30.0%	5/31/2016	30.0%	12/8/2017	117.9%	12/15/2017	117.9%					239.9%	\$11,352			239.9%	\$11,352	3	To Be Filed
TN	10/3/2013	20.0%	2/4/2014	20.0%	4/19/2016	30.0%	11/7/2016	30.0%	4/30/2019	160.0%	7/1/2019	60.0%					149.5%	\$347,288			149.5%	\$347,288	121	To Be Filed
TX (Pre)	9/10/2014	20.0%	10/15/2014	14.0%	12/22/2016	30.0%	1/10/2017	0.0%	5/21/2021	340.0%	10/19/2021	43.0%					63.0%	\$86,681			63.0%	\$86,681	48	Approved
TX (Post)	4/24/2014	20.0%	4/25/2014	0.0%	12/22/2016	30.0%	4/3/2017	45.0%	5/19/2021	246.0%	10/19/2021	45.0%					110.3%	\$102,343			110.3%	\$102,343	50	Approved
UT	11/27/2013	20.0%	1/20/2014	20.0%	10/3/2016	30.0%	2/9/2017	30.0%	9/24/2018	121.1%	2/26/2019	12.0%					74.7%	\$185,952			74.7%	\$185,952	65	To Be Filed
VA	6/2/2016	30.0%	6/29/2017	0.0%	2/28/2018	262.3%	1/8/2019	0.0%	6/28/2019	305.0%	6/7/2021	105.9%					105.9%	\$275,909			105.9%	\$275,909	162	Approved
VT	11/6/2013	20.0%	8/27/2014	0.0%													0.0%	\$17,531			0.0%	\$17,531	11	To Be Filed
WA	10/3/2013	20.0%	11/22/2013	20.0%	2/12/2016	30.0%	8/10/2016	30.0%	11/20/2017	123.4%	3/15/2019	0.0%	6/4/2020	251.0%	7/22/2021	36.5%	112.9%	\$155,214			112.9%	\$155,214	56	Approved
WI	11/19/2013	20.0%	12/11/2013	20.0%	2/25/2016	30.0%	4/4/2017	30.0%									56.0%	\$40,005			56.0%	\$40,005	17	To Be Filed
WV	11/6/2013	20.0%	1/6/2014	20.0%	2/24/2016	30.0%	5/27/2016	30.0%	8/1/2019	160.0%	5/8/2020	101.2%					213.9%	\$38,655			213.9%	\$38,655	9	Not Filed
WY	11/27/2013	20.0%	12/26/2013	20.0%	3/9/2016	30.0%	4/27/2016	30.0%	11/20/2017	122.6%	12/21/2017	122.6%					247.2%	\$0			247.2%	\$0	0	Not Filed
Totals:																					74.8%	\$5,959,130	2,524	

¹ Annual Premium and Lives as of 9/30/2020

Nationwide Cumulative Approved (Premium Weighted):

74.8%

January 7, 2022

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Form: 1LTCIP0001, 1LTCIP0002
SERFF Tracking Number: GLTC-132995871

Dear Mr. Carmody:

Thank you for your correspondence via SERFF on 12/22/2021 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *Please provide the percent of active policyholders remaining on this block on a nationwide basis. How many policies were issued nationwide? How many policies remain in force nationwide?*

There were 5,123 policyholders issued nationwide on this block. As of 9/30/2020, there are 3,041 policyholders remaining inforce (2,524 of these are premium-paying, as listed in Appendix A), 2,880 are active (94.7%) and 161 are disabled (5.3%).

2. *Is CGI asking for different increases in different states?*

As shown in Exhibit 7, the Company has the following pending rate increase requests:

- a. 159% in Idaho
- b. 401% in Indiana
- c. 117.8% in North Carolina
- d. 211.3% in Oregon
- e. 132% in Pennsylvania (this filing)

The Company is actively pursuing all actuarially justified rate increases in all states. If a state has not approved the entire justified rate increase need for the above referenced policy forms, the Company is continuing to pursue the needed rate increase for that state. As such, the proposed rate increase for Pennsylvania policyholders is actuarially justified, regardless of the prior rate increases other states have approved.

As such, all pending and future rate increase filings on the above referenced policy forms are based on Nationwide experience, any approved rate increases to-date for the state, and the assumed implementation timing and structure (i.e. single rate increase vs. series of increases) for the requested rate increase.

3. *How many policies in force in PA were issued after 9/15/02?*

Of the 112 inforce PA policyholders remaining on this block as of 9/30/2020, 36 were issued after 9/15/02.

4. *How many policies in force in PA were issued prior to 9/16/02?*

Of the 112 inforce PA policyholders remaining on this block as of 9/30/2020, 76 were issued prior to 9/16/02.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,



Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

February 8, 2022

Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

RE: Continental General Insurance Company
NAIC No: 71404
Rate Revision Filing on Individual Long-Term Care Insurance
Policy Form: 1LTCIP0001, 1LTCIP0002
SERFF Tracking Number: GLTC-132995871

Dear Mr. Carmody:

Thank you for your correspondence via SERFF on 12/22/2021 regarding the rate revision filing for the above referenced policy form. The information requested in support of this rate filing is below.

1. *The Department cannot approve this filing as submitted but we can offer a 20% increase on the above captioned forms.*

If Continental General would like to accept our offer, then please respond with an acceptance letter.

While the Company firmly believes that a 132.0% rate increase on the Base Policy Forms and Riders for forms 1LTCIP0001 and 1LTCIP0002 is needed and actuarially justified, the Company will accept the Department's counteroffer of a 20% increase.

Because the Department's counteroffer is below the requested amount, the Company intends to file for future rate increases. Acceptance of this counteroffer does not imply acceptance of the resulting lifetime loss ratio (i.e. the resulting lifetime loss ratio is not the new baseline for future rate increase requests).

Given the approval is less than the full amount requested, the Company does not believe it is required to submit 3 years of follow-up filings for policies issued under rate stability regulations. The Company believes these follow-up filings are only applicable when a certification is provided that the approved rate increase is sufficient even under moderately adverse experience.

Please see the uploaded rate sheets, **1LTCI Rate Sheets 2021 - PA – counteroffer.pdf**, and amended Rate/Rule Schedule in SERFF.

Thank you for reviewing the information provided herein. If you have any additional questions, please feel free to contact the Company.

Sincerely,



Madison P. Nahrup, ASA, MAAA
Associate Actuary
Continental General Insurance Company
11001 Lakeline Blvd, Suite 120
Austin, Texas 78717

State:	Pennsylvania	Filing Company:	Continental General Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	1LTCI		
Project Name/Number:	1LTCI Rate Increase Filing 2021/		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
12/16/2021		Rate	1LTCI Rate Sheets 2021 - PA	02/08/2022	1LTCI Rate Sheets 2021 - PA.pdf (Superceded)

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$47	\$51	\$56	\$58	\$62	\$79
39	\$47	\$56	\$60	\$64	\$68	\$88
40	\$51	\$60	\$66	\$71	\$73	\$96
41	\$56	\$64	\$71	\$75	\$79	\$105
42	\$60	\$68	\$77	\$81	\$86	\$113
43	\$64	\$73	\$81	\$88	\$92	\$120
44	\$66	\$79	\$86	\$92	\$98	\$128
45	\$71	\$83	\$92	\$98	\$103	\$137
46	\$75	\$88	\$96	\$105	\$109	\$145
47	\$79	\$92	\$103	\$109	\$116	\$152
48	\$81	\$94	\$105	\$113	\$120	\$156
49	\$81	\$96	\$109	\$116	\$122	\$163
50	\$83	\$101	\$111	\$120	\$126	\$167
51	\$86	\$103	\$113	\$122	\$128	\$171
52	\$88	\$105	\$118	\$126	\$133	\$175
53	\$94	\$111	\$124	\$133	\$141	\$184
54	\$98	\$118	\$130	\$141	\$148	\$195
55	\$103	\$124	\$137	\$148	\$156	\$205
56	\$109	\$128	\$143	\$156	\$165	\$214
57	\$113	\$135	\$152	\$163	\$171	\$225
58	\$124	\$148	\$165	\$178	\$188	\$246
59	\$135	\$160	\$180	\$193	\$203	\$265
60	\$145	\$173	\$195	\$210	\$220	\$287
61	\$156	\$186	\$210	\$225	\$237	\$308
62	\$167	\$199	\$222	\$240	\$252	\$329
63	\$180	\$216	\$242	\$259	\$274	\$355
64	\$195	\$233	\$261	\$280	\$293	\$379
65	\$210	\$250	\$278	\$299	\$314	\$404
66	\$225	\$267	\$297	\$319	\$336	\$430
67	\$240	\$284	\$317	\$338	\$355	\$456
68	\$265	\$319	\$353	\$379	\$398	\$507
69	\$293	\$351	\$391	\$419	\$439	\$560
70	\$321	\$385	\$428	\$458	\$481	\$614
71	\$347	\$417	\$466	\$498	\$524	\$667
72	\$374	\$451	\$503	\$539	\$565	\$721
73	\$436	\$524	\$586	\$627	\$659	\$836
74	\$496	\$599	\$670	\$714	\$751	\$952
75	\$556	\$672	\$751	\$804	\$843	\$1,067
76	\$618	\$747	\$834	\$892	\$937	\$1,183
77	\$678	\$819	\$918	\$980	\$1,029	\$1,298
78	\$749	\$905	\$1,012	\$1,082	\$1,136	\$1,431
79	\$817	\$990	\$1,108	\$1,185	\$1,243	\$1,564
80	\$888	\$1,076	\$1,204	\$1,288	\$1,350	\$1,694
81	\$956	\$1,161	\$1,298	\$1,388	\$1,457	\$1,827
82	\$1,027	\$1,245	\$1,395	\$1,491	\$1,566	\$1,959
83	\$1,095	\$1,330	\$1,491	\$1,594	\$1,673	\$2,090
84	\$1,166	\$1,416	\$1,585	\$1,694	\$1,780	\$2,222
85	\$1,245	\$1,510	\$1,690	\$1,805	\$1,895	\$2,366
86	\$1,320	\$1,604	\$1,795	\$1,917	\$2,013	\$2,507
87	\$1,399	\$1,698	\$1,897	\$2,026	\$2,128	\$2,650
88	\$1,459	\$1,765	\$1,970	\$2,103	\$2,207	\$2,744
89	\$1,519	\$1,833	\$2,043	\$2,178	\$2,284	\$2,841
90	\$1,579	\$1,902	\$2,113	\$2,252	\$2,364	\$2,937
91	\$1,638	\$1,968	\$2,184	\$2,327	\$2,443	\$3,033
92	\$1,701	\$2,036	\$2,257	\$2,400	\$2,522	\$3,127
93	\$1,735	\$2,077	\$2,299	\$2,445	\$2,569	\$3,187
94	\$1,771	\$2,118	\$2,342	\$2,488	\$2,614	\$3,245
95	\$1,810	\$2,156	\$2,381	\$2,533	\$2,659	\$3,305
96	\$1,846	\$2,195	\$2,424	\$2,578	\$2,706	\$3,365
97+	\$1,882	\$2,235	\$2,466	\$2,620	\$2,753	\$3,420

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$47	\$49	\$53	\$56	\$58	\$75
39	\$47	\$53	\$58	\$62	\$64	\$81
40	\$49	\$58	\$62	\$66	\$71	\$90
41	\$53	\$62	\$68	\$73	\$75	\$96
42	\$58	\$66	\$73	\$77	\$81	\$105
43	\$60	\$71	\$77	\$83	\$86	\$111
44	\$64	\$75	\$81	\$88	\$92	\$120
45	\$68	\$79	\$88	\$92	\$98	\$126
46	\$73	\$83	\$92	\$98	\$103	\$135
47	\$75	\$88	\$96	\$103	\$109	\$141
48	\$77	\$90	\$101	\$107	\$111	\$145
49	\$79	\$92	\$103	\$109	\$116	\$150
50	\$81	\$94	\$105	\$113	\$118	\$154
51	\$83	\$98	\$107	\$116	\$122	\$158
52	\$86	\$101	\$111	\$118	\$124	\$163
53	\$90	\$105	\$118	\$126	\$133	\$171
54	\$94	\$111	\$124	\$133	\$139	\$182
55	\$98	\$118	\$130	\$139	\$148	\$190
56	\$105	\$124	\$137	\$145	\$154	\$199
57	\$109	\$128	\$143	\$154	\$160	\$210
58	\$120	\$141	\$156	\$167	\$178	\$229
59	\$128	\$154	\$171	\$182	\$193	\$248
60	\$139	\$165	\$184	\$197	\$207	\$270
61	\$150	\$178	\$197	\$212	\$222	\$289
62	\$158	\$190	\$212	\$227	\$237	\$308
63	\$173	\$205	\$229	\$246	\$259	\$332
64	\$188	\$222	\$248	\$265	\$278	\$357
65	\$201	\$240	\$265	\$282	\$297	\$381
66	\$216	\$255	\$282	\$302	\$317	\$404
67	\$229	\$272	\$302	\$321	\$338	\$428
68	\$257	\$304	\$336	\$359	\$376	\$479
69	\$282	\$336	\$372	\$398	\$417	\$530
70	\$308	\$368	\$409	\$436	\$458	\$582
71	\$336	\$400	\$445	\$475	\$498	\$631
72	\$361	\$432	\$479	\$513	\$537	\$682
73	\$419	\$503	\$560	\$597	\$627	\$794
74	\$479	\$573	\$640	\$682	\$717	\$905
75	\$539	\$646	\$719	\$768	\$804	\$1,016
76	\$597	\$717	\$798	\$851	\$894	\$1,127
77	\$657	\$787	\$877	\$937	\$982	\$1,236
78	\$723	\$871	\$969	\$1,035	\$1,087	\$1,365
79	\$791	\$952	\$1,061	\$1,134	\$1,189	\$1,491
80	\$858	\$1,035	\$1,155	\$1,232	\$1,292	\$1,617
81	\$926	\$1,117	\$1,247	\$1,330	\$1,395	\$1,745
82	\$995	\$1,200	\$1,339	\$1,429	\$1,499	\$1,872
83	\$1,061	\$1,281	\$1,431	\$1,527	\$1,602	\$1,998
84	\$1,129	\$1,365	\$1,523	\$1,626	\$1,705	\$2,126
85	\$1,204	\$1,455	\$1,621	\$1,733	\$1,816	\$2,261
86	\$1,279	\$1,547	\$1,722	\$1,837	\$1,929	\$2,398
87	\$1,354	\$1,634	\$1,822	\$1,944	\$2,041	\$2,535
88	\$1,412	\$1,701	\$1,891	\$2,017	\$2,116	\$2,627
89	\$1,472	\$1,765	\$1,961	\$2,088	\$2,190	\$2,717
90	\$1,529	\$1,831	\$2,030	\$2,160	\$2,265	\$2,809
91	\$1,587	\$1,895	\$2,098	\$2,231	\$2,342	\$2,901
92	\$1,645	\$1,961	\$2,167	\$2,304	\$2,417	\$2,993
93	\$1,681	\$2,000	\$2,207	\$2,347	\$2,462	\$3,048
94	\$1,716	\$2,038	\$2,248	\$2,387	\$2,505	\$3,104
95	\$1,752	\$2,077	\$2,287	\$2,430	\$2,550	\$3,159
96	\$1,788	\$2,113	\$2,327	\$2,473	\$2,595	\$3,217
97+	\$1,822	\$2,154	\$2,368	\$2,513	\$2,640	\$3,273

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$45	\$45	\$49	\$51	\$53	\$64
39	\$45	\$49	\$53	\$56	\$58	\$73
40	\$47	\$53	\$58	\$60	\$64	\$79
41	\$51	\$58	\$62	\$66	\$68	\$86
42	\$53	\$62	\$66	\$71	\$73	\$92
43	\$58	\$66	\$71	\$75	\$79	\$98
44	\$62	\$71	\$75	\$79	\$83	\$105
45	\$64	\$75	\$79	\$86	\$88	\$111
46	\$68	\$77	\$86	\$90	\$94	\$118
47	\$71	\$81	\$90	\$94	\$98	\$124
48	\$73	\$83	\$92	\$96	\$101	\$128
49	\$75	\$86	\$94	\$101	\$105	\$133
50	\$77	\$88	\$96	\$103	\$107	\$137
51	\$77	\$90	\$98	\$105	\$109	\$139
52	\$79	\$92	\$101	\$107	\$113	\$143
53	\$83	\$98	\$107	\$113	\$120	\$152
54	\$88	\$103	\$113	\$120	\$126	\$160
55	\$92	\$109	\$120	\$126	\$133	\$169
56	\$98	\$113	\$124	\$133	\$139	\$178
57	\$103	\$120	\$130	\$139	\$145	\$186
58	\$111	\$130	\$143	\$152	\$160	\$205
59	\$120	\$141	\$156	\$165	\$173	\$222
60	\$130	\$154	\$169	\$180	\$188	\$240
61	\$139	\$165	\$182	\$193	\$203	\$259
62	\$150	\$175	\$193	\$205	\$216	\$276
63	\$163	\$190	\$210	\$225	\$235	\$299
64	\$175	\$207	\$227	\$242	\$255	\$323
65	\$188	\$222	\$244	\$259	\$272	\$344
66	\$203	\$237	\$261	\$278	\$291	\$368
67	\$216	\$252	\$278	\$295	\$310	\$389
68	\$242	\$282	\$312	\$332	\$347	\$436
69	\$265	\$312	\$344	\$366	\$385	\$483
70	\$291	\$342	\$379	\$402	\$421	\$530
71	\$317	\$374	\$413	\$439	\$460	\$578
72	\$340	\$404	\$445	\$475	\$496	\$625
73	\$398	\$471	\$520	\$554	\$580	\$729
74	\$453	\$539	\$595	\$633	\$663	\$832
75	\$509	\$605	\$670	\$712	\$747	\$937
76	\$567	\$674	\$744	\$791	\$830	\$1,040
77	\$622	\$740	\$819	\$873	\$913	\$1,144
78	\$687	\$819	\$907	\$965	\$1,010	\$1,264
79	\$751	\$896	\$993	\$1,057	\$1,108	\$1,384
80	\$815	\$973	\$1,080	\$1,151	\$1,204	\$1,502
81	\$881	\$1,052	\$1,168	\$1,243	\$1,303	\$1,621
82	\$945	\$1,129	\$1,253	\$1,337	\$1,401	\$1,741
83	\$1,010	\$1,209	\$1,341	\$1,429	\$1,497	\$1,861
84	\$1,074	\$1,286	\$1,429	\$1,521	\$1,596	\$1,981
85	\$1,147	\$1,371	\$1,521	\$1,621	\$1,698	\$2,107
86	\$1,217	\$1,457	\$1,615	\$1,720	\$1,803	\$2,235
87	\$1,288	\$1,542	\$1,709	\$1,820	\$1,908	\$2,361
88	\$1,343	\$1,602	\$1,773	\$1,889	\$1,979	\$2,447
89	\$1,399	\$1,664	\$1,840	\$1,955	\$2,047	\$2,533
90	\$1,455	\$1,726	\$1,904	\$2,021	\$2,118	\$2,616
91	\$1,508	\$1,788	\$1,968	\$2,088	\$2,190	\$2,702
92	\$1,566	\$1,848	\$2,032	\$2,156	\$2,261	\$2,787
93	\$1,598	\$1,887	\$2,071	\$2,195	\$2,302	\$2,841
94	\$1,632	\$1,923	\$2,109	\$2,233	\$2,342	\$2,892
95	\$1,666	\$1,959	\$2,145	\$2,274	\$2,385	\$2,945
96	\$1,701	\$1,994	\$2,182	\$2,314	\$2,426	\$2,997
97+	\$1,733	\$2,030	\$2,220	\$2,353	\$2,468	\$3,048

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$36	\$36	\$39	\$39	\$41	\$49
39	\$36	\$39	\$41	\$43	\$45	\$56
40	\$39	\$43	\$45	\$47	\$49	\$60
41	\$41	\$45	\$49	\$51	\$51	\$64
42	\$43	\$49	\$51	\$53	\$56	\$71
43	\$47	\$51	\$56	\$58	\$60	\$75
44	\$49	\$53	\$58	\$62	\$64	\$79
45	\$51	\$58	\$62	\$64	\$68	\$86
46	\$53	\$60	\$64	\$68	\$71	\$90
47	\$56	\$64	\$68	\$73	\$75	\$94
48	\$58	\$64	\$71	\$75	\$77	\$98
49	\$58	\$66	\$73	\$77	\$79	\$101
50	\$60	\$68	\$75	\$79	\$81	\$105
51	\$62	\$71	\$75	\$81	\$83	\$107
52	\$62	\$71	\$77	\$81	\$86	\$111
53	\$66	\$75	\$81	\$88	\$92	\$118
54	\$68	\$79	\$88	\$92	\$96	\$124
55	\$73	\$83	\$92	\$96	\$103	\$133
56	\$77	\$88	\$96	\$103	\$107	\$139
57	\$79	\$92	\$101	\$107	\$113	\$145
58	\$88	\$101	\$111	\$118	\$124	\$160
59	\$94	\$109	\$122	\$128	\$137	\$175
60	\$103	\$120	\$130	\$141	\$148	\$190
61	\$109	\$128	\$141	\$152	\$160	\$205
62	\$118	\$137	\$152	\$163	\$171	\$222
63	\$128	\$152	\$167	\$178	\$188	\$242
64	\$139	\$165	\$182	\$195	\$203	\$261
65	\$152	\$178	\$197	\$210	\$220	\$280
66	\$163	\$193	\$212	\$225	\$235	\$302
67	\$175	\$205	\$227	\$240	\$252	\$321
68	\$197	\$231	\$255	\$272	\$284	\$361
69	\$216	\$257	\$282	\$302	\$317	\$402
70	\$237	\$280	\$310	\$332	\$349	\$443
71	\$259	\$306	\$340	\$364	\$381	\$483
72	\$278	\$332	\$368	\$394	\$413	\$524
73	\$327	\$389	\$432	\$462	\$486	\$614
74	\$374	\$447	\$496	\$530	\$558	\$704
75	\$424	\$505	\$563	\$601	\$629	\$796
76	\$471	\$563	\$627	\$670	\$702	\$886
77	\$518	\$620	\$691	\$738	\$774	\$975
78	\$573	\$689	\$768	\$819	\$860	\$1,082
79	\$629	\$757	\$843	\$903	\$945	\$1,187
80	\$684	\$826	\$920	\$984	\$1,033	\$1,294
81	\$740	\$894	\$997	\$1,065	\$1,119	\$1,399
82	\$796	\$960	\$1,072	\$1,147	\$1,204	\$1,506
83	\$851	\$1,029	\$1,149	\$1,228	\$1,290	\$1,611
84	\$907	\$1,097	\$1,226	\$1,311	\$1,375	\$1,718
85	\$967	\$1,170	\$1,305	\$1,397	\$1,465	\$1,827
86	\$1,027	\$1,243	\$1,386	\$1,482	\$1,557	\$1,938
87	\$1,089	\$1,316	\$1,467	\$1,568	\$1,647	\$2,047
88	\$1,134	\$1,369	\$1,523	\$1,626	\$1,707	\$2,122
89	\$1,183	\$1,420	\$1,579	\$1,683	\$1,767	\$2,195
90	\$1,228	\$1,474	\$1,634	\$1,741	\$1,829	\$2,270
91	\$1,275	\$1,525	\$1,688	\$1,799	\$1,889	\$2,342
92	\$1,322	\$1,579	\$1,743	\$1,857	\$1,951	\$2,417
93	\$1,350	\$1,609	\$1,778	\$1,891	\$1,987	\$2,464
94	\$1,378	\$1,641	\$1,810	\$1,923	\$2,021	\$2,507
95	\$1,407	\$1,671	\$1,842	\$1,959	\$2,058	\$2,554
96	\$1,435	\$1,701	\$1,874	\$1,994	\$2,094	\$2,599
97+	\$1,463	\$1,733	\$1,906	\$2,026	\$2,130	\$2,644

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$53	\$60	\$64	\$66	\$71	\$92	* Joint applicants receive 15% discount.
39	\$53	\$64	\$68	\$75	\$79	\$101	
40	\$60	\$68	\$77	\$81	\$83	\$111	
41	\$64	\$75	\$81	\$86	\$92	\$120	
42	\$68	\$79	\$88	\$94	\$98	\$130	
43	\$75	\$83	\$94	\$101	\$105	\$137	
44	\$77	\$92	\$98	\$105	\$113	\$148	
45	\$81	\$96	\$105	\$113	\$118	\$158	
46	\$86	\$101	\$111	\$120	\$126	\$167	
47	\$92	\$105	\$118	\$126	\$133	\$175	
48	\$94	\$109	\$120	\$130	\$137	\$180	
49	\$94	\$111	\$126	\$133	\$141	\$186	
50	\$96	\$116	\$128	\$137	\$145	\$193	
51	\$98	\$118	\$130	\$141	\$148	\$197	
52	\$101	\$120	\$135	\$145	\$152	\$201	
53	\$109	\$128	\$143	\$152	\$163	\$212	
54	\$113	\$135	\$150	\$163	\$169	\$225	
55	\$118	\$143	\$158	\$169	\$180	\$235	
56	\$126	\$148	\$165	\$180	\$190	\$246	
57	\$130	\$154	\$175	\$186	\$197	\$259	
58	\$143	\$169	\$190	\$203	\$216	\$282	
59	\$154	\$184	\$207	\$222	\$233	\$306	
60	\$167	\$199	\$225	\$242	\$252	\$329	
61	\$180	\$214	\$242	\$259	\$274	\$355	
62	\$193	\$229	\$257	\$276	\$291	\$379	
63	\$207	\$248	\$278	\$297	\$314	\$409	
64	\$225	\$267	\$299	\$323	\$338	\$436	
65	\$242	\$289	\$321	\$344	\$361	\$464	
66	\$259	\$308	\$342	\$366	\$387	\$494	
67	\$276	\$327	\$364	\$389	\$409	\$524	
68	\$306	\$366	\$406	\$436	\$458	\$584	
69	\$338	\$404	\$449	\$481	\$505	\$644	
70	\$370	\$443	\$492	\$526	\$554	\$706	
71	\$398	\$479	\$537	\$573	\$603	\$768	
72	\$430	\$520	\$578	\$620	\$650	\$830	
73	\$503	\$603	\$674	\$721	\$757	\$963	
74	\$571	\$689	\$770	\$821	\$864	\$1,095	
75	\$640	\$772	\$864	\$924	\$969	\$1,228	
76	\$710	\$858	\$960	\$1,027	\$1,078	\$1,360	
77	\$781	\$941	\$1,055	\$1,127	\$1,183	\$1,493	
78	\$862	\$1,040	\$1,164	\$1,245	\$1,307	\$1,645	
79	\$939	\$1,138	\$1,275	\$1,363	\$1,429	\$1,799	
80	\$1,020	\$1,236	\$1,384	\$1,480	\$1,553	\$1,949	
81	\$1,099	\$1,335	\$1,493	\$1,596	\$1,675	\$2,101	
82	\$1,181	\$1,431	\$1,604	\$1,716	\$1,801	\$2,252	
83	\$1,260	\$1,529	\$1,716	\$1,833	\$1,923	\$2,404	
84	\$1,341	\$1,628	\$1,822	\$1,949	\$2,047	\$2,556	
85	\$1,431	\$1,737	\$1,944	\$2,077	\$2,180	\$2,721	
86	\$1,519	\$1,846	\$2,064	\$2,203	\$2,314	\$2,883	
87	\$1,609	\$1,953	\$2,182	\$2,329	\$2,447	\$3,048	
88	\$1,677	\$2,030	\$2,265	\$2,417	\$2,539	\$3,155	
89	\$1,748	\$2,109	\$2,349	\$2,505	\$2,627	\$3,266	
90	\$1,816	\$2,186	\$2,430	\$2,590	\$2,719	\$3,378	
91	\$1,884	\$2,263	\$2,511	\$2,676	\$2,809	\$3,489	
92	\$1,955	\$2,342	\$2,595	\$2,759	\$2,901	\$3,596	
93	\$1,996	\$2,389	\$2,644	\$2,811	\$2,954	\$3,666	
94	\$2,036	\$2,436	\$2,693	\$2,860	\$3,005	\$3,733	
95	\$2,081	\$2,479	\$2,738	\$2,913	\$3,057	\$3,801	
96	\$2,122	\$2,524	\$2,787	\$2,965	\$3,112	\$3,870	
97+	\$2,165	\$2,571	\$2,836	\$3,014	\$3,166	\$3,934	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$53	\$56	\$62	\$64	\$66	\$86	* Joint applicants receive 15% discount.
39	\$53	\$62	\$66	\$71	\$75	\$94	
40	\$56	\$66	\$71	\$77	\$81	\$103	
41	\$62	\$71	\$79	\$83	\$86	\$111	
42	\$66	\$77	\$83	\$88	\$94	\$120	
43	\$68	\$81	\$88	\$96	\$98	\$128	
44	\$75	\$86	\$94	\$101	\$105	\$137	
45	\$79	\$92	\$101	\$105	\$113	\$145	
46	\$83	\$96	\$105	\$113	\$118	\$154	
47	\$86	\$101	\$111	\$118	\$126	\$163	
48	\$88	\$103	\$116	\$124	\$128	\$167	
49	\$92	\$105	\$118	\$126	\$133	\$173	
50	\$94	\$109	\$120	\$130	\$135	\$178	
51	\$96	\$113	\$124	\$133	\$141	\$182	
52	\$98	\$116	\$128	\$135	\$143	\$186	
53	\$103	\$120	\$135	\$145	\$152	\$197	
54	\$109	\$128	\$143	\$152	\$160	\$210	
55	\$113	\$135	\$150	\$160	\$169	\$218	
56	\$120	\$143	\$158	\$167	\$178	\$229	
57	\$126	\$148	\$165	\$178	\$184	\$242	
58	\$137	\$163	\$180	\$193	\$203	\$263	
59	\$148	\$178	\$197	\$210	\$222	\$284	
60	\$160	\$190	\$212	\$227	\$240	\$310	
61	\$173	\$203	\$227	\$244	\$257	\$332	
62	\$182	\$218	\$244	\$261	\$274	\$355	
63	\$199	\$235	\$263	\$282	\$297	\$381	
64	\$216	\$257	\$284	\$306	\$321	\$411	
65	\$231	\$276	\$306	\$325	\$342	\$439	
66	\$248	\$293	\$325	\$347	\$364	\$464	
67	\$263	\$312	\$347	\$370	\$389	\$492	
68	\$295	\$349	\$387	\$413	\$432	\$552	
69	\$325	\$387	\$428	\$458	\$479	\$610	
70	\$355	\$424	\$471	\$503	\$526	\$670	
71	\$387	\$460	\$511	\$545	\$573	\$725	
72	\$415	\$496	\$552	\$590	\$618	\$785	
73	\$481	\$578	\$644	\$687	\$721	\$913	
74	\$552	\$659	\$736	\$785	\$824	\$1,040	
75	\$620	\$742	\$826	\$883	\$924	\$1,168	
76	\$687	\$824	\$918	\$980	\$1,029	\$1,296	
77	\$755	\$905	\$1,010	\$1,078	\$1,129	\$1,422	
78	\$832	\$1,001	\$1,114	\$1,191	\$1,249	\$1,570	
79	\$911	\$1,095	\$1,219	\$1,305	\$1,367	\$1,716	
80	\$986	\$1,191	\$1,328	\$1,416	\$1,487	\$1,859	
81	\$1,065	\$1,283	\$1,433	\$1,529	\$1,604	\$2,006	
82	\$1,144	\$1,380	\$1,540	\$1,643	\$1,724	\$2,152	
83	\$1,219	\$1,474	\$1,645	\$1,756	\$1,842	\$2,297	
84	\$1,298	\$1,570	\$1,752	\$1,870	\$1,961	\$2,445	
85	\$1,384	\$1,673	\$1,865	\$1,994	\$2,088	\$2,601	
86	\$1,472	\$1,778	\$1,981	\$2,113	\$2,218	\$2,757	
87	\$1,557	\$1,880	\$2,096	\$2,235	\$2,347	\$2,915	
88	\$1,624	\$1,955	\$2,175	\$2,319	\$2,432	\$3,020	
89	\$1,692	\$2,030	\$2,257	\$2,400	\$2,520	\$3,125	
90	\$1,758	\$2,105	\$2,334	\$2,486	\$2,605	\$3,230	
91	\$1,825	\$2,180	\$2,413	\$2,565	\$2,693	\$3,335	
92	\$1,891	\$2,257	\$2,492	\$2,650	\$2,781	\$3,442	
93	\$1,934	\$2,299	\$2,539	\$2,699	\$2,832	\$3,506	
94	\$1,972	\$2,344	\$2,586	\$2,744	\$2,881	\$3,570	
95	\$2,015	\$2,389	\$2,629	\$2,794	\$2,933	\$3,634	
96	\$2,056	\$2,430	\$2,676	\$2,843	\$2,984	\$3,701	
97+	\$2,096	\$2,477	\$2,723	\$2,890	\$3,035	\$3,765	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$51	\$51	\$56	\$60	\$62	\$75	* Joint applicants receive 15% discount.
39	\$51	\$56	\$62	\$64	\$66	\$83	
40	\$53	\$62	\$66	\$68	\$75	\$92	
41	\$60	\$66	\$71	\$77	\$79	\$98	
42	\$62	\$71	\$77	\$81	\$83	\$105	
43	\$66	\$77	\$81	\$86	\$92	\$113	
44	\$71	\$81	\$86	\$92	\$96	\$120	
45	\$75	\$86	\$92	\$98	\$101	\$128	
46	\$79	\$88	\$98	\$103	\$109	\$135	
47	\$81	\$94	\$103	\$109	\$113	\$143	
48	\$83	\$96	\$105	\$111	\$116	\$148	
49	\$86	\$98	\$109	\$116	\$120	\$152	
50	\$88	\$101	\$111	\$118	\$124	\$158	
51	\$88	\$103	\$113	\$120	\$126	\$160	
52	\$92	\$105	\$116	\$124	\$130	\$165	
53	\$96	\$113	\$124	\$130	\$137	\$175	
54	\$101	\$118	\$130	\$137	\$145	\$184	
55	\$105	\$126	\$137	\$145	\$152	\$195	
56	\$113	\$130	\$143	\$152	\$160	\$203	
57	\$118	\$137	\$150	\$160	\$167	\$214	
58	\$128	\$150	\$165	\$175	\$184	\$235	
59	\$137	\$163	\$180	\$190	\$199	\$257	
60	\$150	\$178	\$195	\$207	\$216	\$276	
61	\$160	\$190	\$210	\$222	\$233	\$297	
62	\$173	\$201	\$222	\$235	\$248	\$317	
63	\$186	\$218	\$242	\$259	\$272	\$344	
64	\$201	\$240	\$261	\$278	\$293	\$372	
65	\$216	\$257	\$280	\$297	\$312	\$396	
66	\$233	\$274	\$299	\$321	\$334	\$424	
67	\$248	\$291	\$321	\$340	\$357	\$447	
68	\$278	\$325	\$359	\$381	\$398	\$503	
69	\$306	\$359	\$396	\$421	\$443	\$556	
70	\$334	\$394	\$436	\$462	\$486	\$610	
71	\$364	\$430	\$475	\$505	\$528	\$665	
72	\$391	\$464	\$511	\$545	\$571	\$719	
73	\$458	\$541	\$597	\$637	\$667	\$838	
74	\$522	\$620	\$684	\$727	\$764	\$956	
75	\$586	\$695	\$770	\$819	\$858	\$1,078	
76	\$652	\$774	\$856	\$911	\$954	\$1,196	
77	\$717	\$851	\$941	\$1,003	\$1,050	\$1,316	
78	\$789	\$941	\$1,044	\$1,110	\$1,161	\$1,455	
79	\$864	\$1,031	\$1,142	\$1,215	\$1,275	\$1,591	
80	\$937	\$1,119	\$1,243	\$1,324	\$1,384	\$1,726	
81	\$1,014	\$1,211	\$1,343	\$1,429	\$1,497	\$1,865	
82	\$1,087	\$1,298	\$1,442	\$1,538	\$1,611	\$2,002	
83	\$1,161	\$1,390	\$1,542	\$1,643	\$1,722	\$2,141	
84	\$1,234	\$1,478	\$1,643	\$1,750	\$1,835	\$2,278	
85	\$1,318	\$1,576	\$1,750	\$1,865	\$1,953	\$2,424	
86	\$1,399	\$1,675	\$1,857	\$1,979	\$2,073	\$2,571	
87	\$1,480	\$1,773	\$1,966	\$2,094	\$2,195	\$2,717	
88	\$1,544	\$1,842	\$2,038	\$2,171	\$2,276	\$2,815	
89	\$1,609	\$1,914	\$2,116	\$2,248	\$2,355	\$2,913	
90	\$1,673	\$1,985	\$2,190	\$2,325	\$2,436	\$3,007	
91	\$1,735	\$2,056	\$2,263	\$2,400	\$2,520	\$3,106	
92	\$1,801	\$2,126	\$2,338	\$2,479	\$2,601	\$3,204	
93	\$1,837	\$2,169	\$2,381	\$2,524	\$2,646	\$3,266	
94	\$1,876	\$2,212	\$2,426	\$2,569	\$2,693	\$3,326	
95	\$1,917	\$2,252	\$2,466	\$2,614	\$2,742	\$3,388	
96	\$1,955	\$2,293	\$2,509	\$2,661	\$2,789	\$3,446	
97+	\$1,994	\$2,334	\$2,554	\$2,706	\$2,838	\$3,506	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$43	\$43	\$45	\$45	\$47	\$56
39	\$43	\$45	\$47	\$49	\$51	\$64
40	\$45	\$49	\$51	\$53	\$56	\$68
41	\$47	\$51	\$56	\$60	\$60	\$75
42	\$49	\$56	\$60	\$62	\$64	\$81
43	\$53	\$60	\$64	\$66	\$68	\$86
44	\$56	\$62	\$66	\$71	\$75	\$92
45	\$60	\$66	\$71	\$75	\$79	\$98
46	\$62	\$68	\$75	\$79	\$81	\$103
47	\$64	\$75	\$79	\$83	\$86	\$109
48	\$66	\$75	\$81	\$86	\$88	\$113
49	\$66	\$77	\$83	\$88	\$92	\$116
50	\$68	\$79	\$86	\$92	\$94	\$120
51	\$71	\$81	\$86	\$94	\$96	\$124
52	\$71	\$81	\$88	\$94	\$98	\$128
53	\$77	\$86	\$94	\$101	\$105	\$135
54	\$79	\$92	\$101	\$105	\$111	\$143
55	\$83	\$96	\$105	\$111	\$118	\$152
56	\$88	\$101	\$111	\$118	\$124	\$160
57	\$92	\$105	\$116	\$124	\$130	\$167
58	\$101	\$116	\$128	\$135	\$143	\$184
59	\$109	\$126	\$141	\$148	\$158	\$201
60	\$118	\$137	\$150	\$163	\$169	\$218
61	\$126	\$148	\$163	\$175	\$184	\$235
62	\$135	\$158	\$175	\$186	\$197	\$257
63	\$148	\$175	\$193	\$203	\$216	\$278
64	\$160	\$190	\$210	\$225	\$233	\$299
65	\$175	\$203	\$227	\$242	\$252	\$323
66	\$186	\$222	\$244	\$259	\$272	\$347
67	\$201	\$235	\$261	\$276	\$291	\$370
68	\$227	\$265	\$293	\$312	\$327	\$415
69	\$248	\$295	\$325	\$347	\$364	\$462
70	\$274	\$323	\$357	\$381	\$400	\$509
71	\$297	\$351	\$391	\$419	\$439	\$556
72	\$321	\$381	\$424	\$453	\$475	\$603
73	\$376	\$447	\$496	\$530	\$558	\$706
74	\$430	\$513	\$571	\$610	\$642	\$809
75	\$488	\$580	\$646	\$691	\$723	\$916
76	\$541	\$646	\$721	\$770	\$806	\$1,018
77	\$595	\$714	\$794	\$849	\$890	\$1,121
78	\$659	\$791	\$883	\$941	\$988	\$1,245
79	\$723	\$871	\$969	\$1,037	\$1,087	\$1,365
80	\$787	\$950	\$1,059	\$1,132	\$1,187	\$1,489
81	\$851	\$1,029	\$1,147	\$1,226	\$1,286	\$1,609
82	\$916	\$1,104	\$1,232	\$1,318	\$1,384	\$1,733
83	\$980	\$1,183	\$1,322	\$1,412	\$1,482	\$1,852
84	\$1,044	\$1,262	\$1,410	\$1,508	\$1,581	\$1,974
85	\$1,112	\$1,345	\$1,502	\$1,606	\$1,686	\$2,101
86	\$1,181	\$1,429	\$1,594	\$1,705	\$1,790	\$2,229
87	\$1,251	\$1,512	\$1,688	\$1,803	\$1,895	\$2,355
88	\$1,305	\$1,574	\$1,752	\$1,870	\$1,964	\$2,441
89	\$1,360	\$1,634	\$1,816	\$1,936	\$2,032	\$2,524
90	\$1,412	\$1,694	\$1,880	\$2,002	\$2,103	\$2,610
91	\$1,465	\$1,754	\$1,940	\$2,068	\$2,171	\$2,693
92	\$1,521	\$1,816	\$2,004	\$2,135	\$2,244	\$2,781
93	\$1,553	\$1,850	\$2,045	\$2,175	\$2,284	\$2,834
94	\$1,585	\$1,887	\$2,081	\$2,212	\$2,325	\$2,883
95	\$1,619	\$1,921	\$2,118	\$2,252	\$2,366	\$2,937
96	\$1,651	\$1,955	\$2,154	\$2,293	\$2,409	\$2,988
97+	\$1,683	\$1,994	\$2,193	\$2,329	\$2,449	\$3,040

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$66	\$75	\$81	\$83	\$88	\$116	* Joint applicants receive 15% discount.
39	\$66	\$81	\$86	\$94	\$98	\$126	
40	\$75	\$86	\$96	\$103	\$105	\$139	
41	\$81	\$94	\$103	\$107	\$116	\$150	
42	\$86	\$98	\$109	\$118	\$124	\$163	
43	\$94	\$105	\$118	\$126	\$130	\$171	
44	\$96	\$116	\$124	\$130	\$141	\$184	
45	\$103	\$120	\$130	\$141	\$148	\$199	
46	\$107	\$126	\$139	\$150	\$158	\$210	
47	\$116	\$130	\$148	\$158	\$167	\$220	
48	\$118	\$137	\$150	\$163	\$171	\$225	
49	\$118	\$139	\$158	\$167	\$178	\$233	
50	\$120	\$145	\$160	\$171	\$182	\$242	
51	\$124	\$148	\$163	\$178	\$184	\$246	
52	\$126	\$150	\$169	\$182	\$190	\$252	
53	\$137	\$160	\$180	\$190	\$203	\$265	
54	\$141	\$169	\$188	\$203	\$212	\$280	
55	\$148	\$180	\$199	\$212	\$225	\$295	
56	\$158	\$184	\$205	\$225	\$237	\$308	
57	\$163	\$193	\$220	\$233	\$246	\$323	
58	\$180	\$212	\$237	\$255	\$270	\$353	
59	\$193	\$231	\$259	\$278	\$291	\$383	
60	\$210	\$248	\$280	\$302	\$317	\$413	
61	\$225	\$267	\$302	\$323	\$342	\$445	
62	\$242	\$287	\$321	\$344	\$364	\$473	
63	\$259	\$310	\$349	\$372	\$394	\$511	
64	\$280	\$334	\$374	\$404	\$424	\$545	
65	\$302	\$361	\$402	\$430	\$451	\$580	
66	\$323	\$385	\$428	\$458	\$483	\$618	
67	\$344	\$409	\$456	\$488	\$511	\$655	
68	\$383	\$458	\$509	\$545	\$573	\$729	
69	\$424	\$505	\$563	\$601	\$631	\$804	
70	\$462	\$554	\$616	\$659	\$693	\$883	
71	\$498	\$599	\$672	\$717	\$755	\$960	
72	\$537	\$650	\$723	\$776	\$813	\$1,037	
73	\$629	\$755	\$843	\$901	\$948	\$1,204	
74	\$714	\$862	\$963	\$1,027	\$1,080	\$1,369	
75	\$800	\$965	\$1,080	\$1,155	\$1,211	\$1,536	
76	\$888	\$1,072	\$1,200	\$1,283	\$1,348	\$1,701	
77	\$975	\$1,176	\$1,318	\$1,410	\$1,478	\$1,867	
78	\$1,078	\$1,301	\$1,455	\$1,557	\$1,634	\$2,056	
79	\$1,174	\$1,422	\$1,594	\$1,703	\$1,786	\$2,248	
80	\$1,275	\$1,547	\$1,730	\$1,850	\$1,942	\$2,436	
81	\$1,375	\$1,668	\$1,867	\$1,996	\$2,094	\$2,627	
82	\$1,476	\$1,788	\$2,006	\$2,145	\$2,252	\$2,815	
83	\$1,574	\$1,912	\$2,145	\$2,291	\$2,404	\$3,005	
84	\$1,677	\$2,034	\$2,278	\$2,436	\$2,558	\$3,196	
85	\$1,788	\$2,171	\$2,430	\$2,597	\$2,725	\$3,401	
86	\$1,899	\$2,308	\$2,580	\$2,755	\$2,894	\$3,604	
87	\$2,011	\$2,441	\$2,727	\$2,911	\$3,059	\$3,810	
88	\$2,096	\$2,537	\$2,832	\$3,022	\$3,174	\$3,944	
89	\$2,184	\$2,637	\$2,937	\$3,132	\$3,283	\$4,083	
90	\$2,270	\$2,734	\$3,037	\$3,238	\$3,399	\$4,222	
91	\$2,355	\$2,830	\$3,140	\$3,345	\$3,510	\$4,361	
92	\$2,445	\$2,928	\$3,243	\$3,450	\$3,626	\$4,494	
93	\$2,494	\$2,986	\$3,305	\$3,514	\$3,692	\$4,584	
94	\$2,545	\$3,046	\$3,367	\$3,574	\$3,756	\$4,665	
95	\$2,601	\$3,099	\$3,422	\$3,643	\$3,820	\$4,751	
96	\$2,652	\$3,155	\$3,484	\$3,707	\$3,891	\$4,836	
97+	\$2,706	\$3,215	\$3,547	\$3,767	\$3,957	\$4,918	

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$66	\$71	\$77	\$81	\$83	\$107
39	\$66	\$77	\$83	\$88	\$94	\$118
40	\$71	\$83	\$88	\$96	\$103	\$128
41	\$77	\$88	\$98	\$105	\$107	\$139
42	\$83	\$96	\$105	\$109	\$118	\$150
43	\$86	\$103	\$109	\$120	\$124	\$160
44	\$94	\$107	\$118	\$126	\$130	\$171
45	\$98	\$116	\$126	\$130	\$141	\$182
46	\$105	\$120	\$130	\$141	\$148	\$193
47	\$107	\$126	\$139	\$148	\$158	\$203
48	\$109	\$128	\$145	\$156	\$160	\$210
49	\$116	\$130	\$148	\$158	\$167	\$216
50	\$118	\$137	\$150	\$163	\$169	\$222
51	\$120	\$141	\$156	\$167	\$178	\$227
52	\$124	\$145	\$160	\$169	\$180	\$233
53	\$128	\$150	\$169	\$182	\$190	\$246
54	\$137	\$160	\$180	\$190	\$201	\$263
55	\$141	\$169	\$188	\$201	\$212	\$274
56	\$150	\$180	\$199	\$210	\$222	\$287
57	\$158	\$184	\$205	\$222	\$231	\$302
58	\$171	\$203	\$225	\$242	\$255	\$329
59	\$184	\$222	\$246	\$263	\$278	\$355
60	\$201	\$237	\$265	\$284	\$299	\$387
61	\$216	\$255	\$284	\$306	\$321	\$415
62	\$227	\$274	\$306	\$327	\$342	\$445
63	\$248	\$295	\$329	\$353	\$372	\$477
64	\$270	\$321	\$355	\$383	\$402	\$513
65	\$289	\$344	\$383	\$406	\$428	\$548
66	\$310	\$366	\$406	\$434	\$456	\$580
67	\$329	\$391	\$434	\$462	\$488	\$616
68	\$370	\$436	\$483	\$516	\$541	\$691
69	\$406	\$483	\$535	\$573	\$599	\$761
70	\$445	\$530	\$588	\$629	\$659	\$836
71	\$483	\$575	\$640	\$682	\$717	\$907
72	\$520	\$620	\$691	\$738	\$772	\$982
73	\$601	\$723	\$804	\$858	\$901	\$1,142
74	\$691	\$824	\$920	\$982	\$1,029	\$1,301
75	\$776	\$928	\$1,033	\$1,104	\$1,155	\$1,461
76	\$858	\$1,029	\$1,147	\$1,226	\$1,286	\$1,621
77	\$943	\$1,132	\$1,262	\$1,348	\$1,412	\$1,778
78	\$1,040	\$1,251	\$1,393	\$1,489	\$1,561	\$1,964
79	\$1,140	\$1,369	\$1,525	\$1,632	\$1,709	\$2,145
80	\$1,232	\$1,489	\$1,660	\$1,771	\$1,859	\$2,323
81	\$1,333	\$1,604	\$1,793	\$1,912	\$2,006	\$2,509
82	\$1,431	\$1,724	\$1,925	\$2,053	\$2,156	\$2,691
83	\$1,525	\$1,842	\$2,056	\$2,195	\$2,302	\$2,873
84	\$1,624	\$1,964	\$2,190	\$2,338	\$2,451	\$3,057
85	\$1,730	\$2,092	\$2,332	\$2,492	\$2,610	\$3,251
86	\$1,840	\$2,222	\$2,477	\$2,642	\$2,772	\$3,446
87	\$1,947	\$2,351	\$2,620	\$2,794	\$2,933	\$3,645
88	\$2,030	\$2,445	\$2,719	\$2,898	\$3,040	\$3,775
89	\$2,116	\$2,537	\$2,821	\$3,001	\$3,151	\$3,906
90	\$2,199	\$2,631	\$2,918	\$3,108	\$3,258	\$4,038
91	\$2,280	\$2,725	\$3,016	\$3,206	\$3,367	\$4,169
92	\$2,364	\$2,821	\$3,114	\$3,313	\$3,476	\$4,302
93	\$2,417	\$2,875	\$3,174	\$3,375	\$3,540	\$4,383
94	\$2,466	\$2,930	\$3,232	\$3,431	\$3,602	\$4,462
95	\$2,520	\$2,986	\$3,286	\$3,493	\$3,666	\$4,543
96	\$2,569	\$3,037	\$3,345	\$3,553	\$3,730	\$4,627
97+	\$2,620	\$3,097	\$3,403	\$3,613	\$3,795	\$4,706

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$64	\$64	\$71	\$75	\$77	\$94
39	\$64	\$71	\$77	\$81	\$83	\$105
40	\$66	\$77	\$83	\$86	\$94	\$116
41	\$75	\$83	\$88	\$96	\$98	\$124
42	\$77	\$88	\$96	\$103	\$105	\$130
43	\$83	\$96	\$103	\$107	\$116	\$141
44	\$88	\$103	\$107	\$116	\$120	\$150
45	\$94	\$107	\$116	\$124	\$126	\$160
46	\$98	\$109	\$124	\$128	\$137	\$169
47	\$103	\$118	\$128	\$137	\$141	\$180
48	\$105	\$120	\$130	\$139	\$145	\$184
49	\$107	\$124	\$137	\$145	\$150	\$190
50	\$109	\$126	\$139	\$148	\$156	\$199
51	\$109	\$128	\$141	\$150	\$158	\$201
52	\$116	\$130	\$145	\$156	\$163	\$205
53	\$120	\$141	\$156	\$163	\$171	\$220
54	\$126	\$148	\$163	\$171	\$182	\$231
55	\$130	\$158	\$171	\$182	\$190	\$244
56	\$141	\$163	\$180	\$190	\$201	\$255
57	\$148	\$171	\$188	\$201	\$210	\$267
58	\$160	\$188	\$205	\$220	\$231	\$295
59	\$171	\$203	\$225	\$237	\$248	\$321
60	\$188	\$222	\$244	\$259	\$270	\$344
61	\$201	\$237	\$263	\$278	\$291	\$372
62	\$216	\$252	\$278	\$295	\$310	\$396
63	\$233	\$274	\$302	\$323	\$340	\$430
64	\$252	\$299	\$327	\$349	\$366	\$466
65	\$270	\$321	\$351	\$372	\$391	\$494
66	\$291	\$342	\$374	\$402	\$417	\$530
67	\$310	\$364	\$402	\$426	\$447	\$558
68	\$349	\$406	\$449	\$477	\$498	\$629
69	\$383	\$449	\$494	\$526	\$554	\$695
70	\$417	\$492	\$545	\$578	\$607	\$761
71	\$456	\$537	\$595	\$631	\$661	\$832
72	\$490	\$580	\$640	\$682	\$714	\$898
73	\$573	\$676	\$747	\$798	\$834	\$1,048
74	\$652	\$776	\$856	\$909	\$954	\$1,196
75	\$734	\$868	\$963	\$1,025	\$1,072	\$1,348
76	\$815	\$969	\$1,070	\$1,140	\$1,194	\$1,495
77	\$896	\$1,065	\$1,176	\$1,253	\$1,313	\$1,645
78	\$986	\$1,176	\$1,305	\$1,388	\$1,452	\$1,818
79	\$1,080	\$1,290	\$1,429	\$1,519	\$1,594	\$1,989
80	\$1,172	\$1,399	\$1,553	\$1,656	\$1,730	\$2,158
81	\$1,268	\$1,514	\$1,679	\$1,786	\$1,872	\$2,332
82	\$1,358	\$1,624	\$1,803	\$1,923	\$2,013	\$2,503
83	\$1,452	\$1,739	\$1,927	\$2,053	\$2,152	\$2,676
84	\$1,542	\$1,848	\$2,053	\$2,188	\$2,295	\$2,847
85	\$1,647	\$1,970	\$2,188	\$2,332	\$2,441	\$3,029
86	\$1,750	\$2,094	\$2,321	\$2,473	\$2,590	\$3,215
87	\$1,850	\$2,216	\$2,458	\$2,618	\$2,744	\$3,397
88	\$1,932	\$2,302	\$2,548	\$2,714	\$2,845	\$3,519
89	\$2,011	\$2,394	\$2,644	\$2,811	\$2,943	\$3,643
90	\$2,092	\$2,481	\$2,738	\$2,907	\$3,046	\$3,760
91	\$2,169	\$2,569	\$2,830	\$3,001	\$3,151	\$3,882
92	\$2,252	\$2,659	\$2,922	\$3,099	\$3,251	\$4,006
93	\$2,297	\$2,712	\$2,975	\$3,155	\$3,307	\$4,083
94	\$2,344	\$2,766	\$3,033	\$3,211	\$3,367	\$4,158
95	\$2,396	\$2,815	\$3,082	\$3,268	\$3,429	\$4,235
96	\$2,445	\$2,866	\$3,136	\$3,326	\$3,487	\$4,308
97+	\$2,492	\$2,918	\$3,194	\$3,382	\$3,549	\$4,383

* Joint applicants receive
15% discount.

Current Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$53	\$53	\$56	\$56	\$60	\$71
39	\$53	\$56	\$60	\$62	\$64	\$81
40	\$56	\$62	\$64	\$66	\$71	\$86
41	\$60	\$64	\$71	\$75	\$75	\$94
42	\$62	\$71	\$75	\$77	\$81	\$103
43	\$66	\$75	\$81	\$83	\$86	\$107
44	\$71	\$77	\$83	\$88	\$94	\$116
45	\$75	\$83	\$88	\$94	\$98	\$124
46	\$77	\$86	\$94	\$98	\$103	\$128
47	\$81	\$94	\$98	\$105	\$107	\$137
48	\$83	\$94	\$103	\$107	\$109	\$141
49	\$83	\$96	\$105	\$109	\$116	\$145
50	\$86	\$98	\$107	\$116	\$118	\$150
51	\$88	\$103	\$107	\$118	\$120	\$156
52	\$88	\$103	\$109	\$118	\$124	\$160
53	\$96	\$107	\$118	\$126	\$130	\$169
54	\$98	\$116	\$126	\$130	\$139	\$180
55	\$105	\$120	\$130	\$139	\$148	\$190
56	\$109	\$126	\$139	\$148	\$156	\$201
57	\$116	\$130	\$145	\$156	\$163	\$210
58	\$126	\$145	\$160	\$169	\$180	\$231
59	\$137	\$158	\$178	\$184	\$199	\$252
60	\$148	\$171	\$188	\$203	\$212	\$274
61	\$158	\$184	\$203	\$220	\$231	\$295
62	\$169	\$199	\$220	\$233	\$246	\$321
63	\$184	\$220	\$242	\$255	\$270	\$349
64	\$201	\$237	\$263	\$280	\$291	\$374
65	\$220	\$255	\$284	\$302	\$317	\$404
66	\$233	\$278	\$306	\$323	\$340	\$434
67	\$252	\$295	\$327	\$344	\$364	\$462
68	\$284	\$332	\$366	\$391	\$409	\$520
69	\$310	\$370	\$406	\$434	\$456	\$578
70	\$342	\$404	\$447	\$477	\$501	\$637
71	\$372	\$439	\$490	\$524	\$548	\$695
72	\$402	\$477	\$530	\$567	\$595	\$755
73	\$471	\$558	\$620	\$663	\$697	\$883
74	\$537	\$642	\$714	\$761	\$802	\$1,012
75	\$610	\$725	\$809	\$864	\$905	\$1,144
76	\$676	\$809	\$901	\$963	\$1,007	\$1,273
77	\$744	\$894	\$993	\$1,061	\$1,112	\$1,401
78	\$824	\$990	\$1,104	\$1,176	\$1,236	\$1,557
79	\$905	\$1,089	\$1,211	\$1,296	\$1,358	\$1,707
80	\$984	\$1,187	\$1,324	\$1,414	\$1,484	\$1,861
81	\$1,065	\$1,286	\$1,433	\$1,532	\$1,606	\$2,011
82	\$1,144	\$1,380	\$1,540	\$1,647	\$1,730	\$2,167
83	\$1,226	\$1,478	\$1,653	\$1,765	\$1,852	\$2,317
84	\$1,305	\$1,579	\$1,763	\$1,884	\$1,976	\$2,468
85	\$1,390	\$1,681	\$1,878	\$2,009	\$2,107	\$2,627
86	\$1,476	\$1,786	\$1,991	\$2,130	\$2,237	\$2,787
87	\$1,564	\$1,891	\$2,109	\$2,255	\$2,370	\$2,943
88	\$1,632	\$1,968	\$2,190	\$2,338	\$2,456	\$3,050
89	\$1,701	\$2,043	\$2,270	\$2,419	\$2,541	\$3,155
90	\$1,765	\$2,118	\$2,351	\$2,503	\$2,629	\$3,262
91	\$1,831	\$2,193	\$2,426	\$2,586	\$2,714	\$3,367
92	\$1,902	\$2,270	\$2,505	\$2,670	\$2,804	\$3,476
93	\$1,942	\$2,312	\$2,556	\$2,719	\$2,856	\$3,542
94	\$1,981	\$2,359	\$2,601	\$2,766	\$2,907	\$3,604
95	\$2,024	\$2,402	\$2,648	\$2,815	\$2,958	\$3,671
96	\$2,064	\$2,445	\$2,693	\$2,866	\$3,012	\$3,735
97+	\$2,105	\$2,492	\$2,740	\$2,911	\$3,061	\$3,799

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$109	\$119	\$129	\$134	\$144	\$184
39	\$109	\$129	\$139	\$149	\$159	\$203
40	\$119	\$139	\$154	\$164	\$169	\$223
41	\$129	\$149	\$164	\$174	\$184	\$243
42	\$139	\$159	\$179	\$189	\$199	\$263
43	\$149	\$169	\$189	\$203	\$213	\$278
44	\$154	\$184	\$199	\$213	\$228	\$298
45	\$164	\$194	\$213	\$228	\$238	\$318
46	\$174	\$203	\$223	\$243	\$253	\$337
47	\$184	\$213	\$238	\$253	\$268	\$352
48	\$189	\$218	\$243	\$263	\$278	\$362
49	\$189	\$223	\$253	\$268	\$283	\$377
50	\$194	\$233	\$258	\$278	\$293	\$387
51	\$199	\$238	\$263	\$283	\$298	\$397
52	\$203	\$243	\$273	\$293	\$308	\$407
53	\$218	\$258	\$288	\$308	\$328	\$427
54	\$228	\$273	\$303	\$328	\$342	\$452
55	\$238	\$288	\$318	\$342	\$362	\$476
56	\$253	\$298	\$332	\$362	\$382	\$496
57	\$263	\$313	\$352	\$377	\$397	\$521
58	\$288	\$342	\$382	\$412	\$437	\$571
59	\$313	\$372	\$417	\$447	\$471	\$615
60	\$337	\$402	\$452	\$486	\$511	\$665
61	\$362	\$432	\$486	\$521	\$551	\$715
62	\$387	\$462	\$516	\$556	\$586	\$764
63	\$417	\$501	\$561	\$600	\$635	\$824
64	\$452	\$541	\$605	\$650	\$680	\$878
65	\$486	\$581	\$645	\$695	\$729	\$938
66	\$521	\$620	\$690	\$739	\$779	\$997
67	\$556	\$660	\$734	\$784	\$824	\$1,057
68	\$615	\$739	\$819	\$878	\$923	\$1,176
69	\$680	\$814	\$908	\$973	\$1,017	\$1,300
70	\$744	\$893	\$993	\$1,062	\$1,117	\$1,424
71	\$804	\$968	\$1,082	\$1,156	\$1,216	\$1,548
72	\$868	\$1,047	\$1,166	\$1,251	\$1,310	\$1,672
73	\$1,012	\$1,216	\$1,360	\$1,454	\$1,528	\$1,940
74	\$1,151	\$1,390	\$1,553	\$1,657	\$1,742	\$2,208
75	\$1,290	\$1,558	\$1,742	\$1,866	\$1,955	\$2,476
76	\$1,434	\$1,732	\$1,935	\$2,069	\$2,174	\$2,744
77	\$1,573	\$1,901	\$2,129	\$2,273	\$2,387	\$3,012
78	\$1,737	\$2,099	\$2,347	\$2,511	\$2,635	\$3,320
79	\$1,896	\$2,298	\$2,571	\$2,749	\$2,883	\$3,628
80	\$2,059	\$2,496	\$2,794	\$2,987	\$3,131	\$3,930
81	\$2,218	\$2,695	\$3,012	\$3,221	\$3,379	\$4,238
82	\$2,382	\$2,888	\$3,236	\$3,459	\$3,633	\$4,546
83	\$2,541	\$3,087	\$3,459	\$3,697	\$3,881	\$4,848
84	\$2,705	\$3,285	\$3,677	\$3,930	\$4,129	\$5,156
85	\$2,888	\$3,504	\$3,920	\$4,188	\$4,397	\$5,489
86	\$3,062	\$3,722	\$4,164	\$4,446	\$4,670	\$5,816
87	\$3,246	\$3,940	\$4,402	\$4,700	\$4,938	\$6,149
88	\$3,384	\$4,094	\$4,571	\$4,878	\$5,121	\$6,367
89	\$3,523	\$4,253	\$4,739	\$5,052	\$5,300	\$6,590
90	\$3,662	\$4,412	\$4,903	\$5,226	\$5,484	\$6,814
91	\$3,801	\$4,566	\$5,067	\$5,399	\$5,667	\$7,037
92	\$3,945	\$4,724	\$5,235	\$5,568	\$5,851	\$7,255
93	\$4,025	\$4,819	\$5,335	\$5,672	\$5,960	\$7,394
94	\$4,109	\$4,913	\$5,434	\$5,771	\$6,064	\$7,528
95	\$4,198	\$5,002	\$5,523	\$5,876	\$6,168	\$7,667
96	\$4,283	\$5,092	\$5,623	\$5,980	\$6,278	\$7,806
97+	\$4,367	\$5,186	\$5,722	\$6,079	\$6,387	\$7,935

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$109	\$114	\$124	\$129	\$134	\$174	* Joint applicants receive 15% discount.
39	\$109	\$124	\$134	\$144	\$149	\$189	
40	\$114	\$134	\$144	\$154	\$164	\$208	
41	\$124	\$144	\$159	\$169	\$174	\$223	
42	\$134	\$154	\$169	\$179	\$189	\$243	
43	\$139	\$164	\$179	\$194	\$199	\$258	
44	\$149	\$174	\$189	\$203	\$213	\$278	
45	\$159	\$184	\$203	\$213	\$228	\$293	
46	\$169	\$194	\$213	\$228	\$238	\$313	
47	\$174	\$203	\$223	\$238	\$253	\$328	
48	\$179	\$208	\$233	\$248	\$258	\$337	
49	\$184	\$213	\$238	\$253	\$268	\$347	
50	\$189	\$218	\$243	\$263	\$273	\$357	
51	\$194	\$228	\$248	\$268	\$283	\$367	
52	\$199	\$233	\$258	\$273	\$288	\$377	
53	\$208	\$243	\$273	\$293	\$308	\$397	
54	\$218	\$258	\$288	\$308	\$323	\$422	
55	\$228	\$273	\$303	\$323	\$342	\$442	
56	\$243	\$288	\$318	\$337	\$357	\$462	
57	\$253	\$298	\$332	\$357	\$372	\$486	
58	\$278	\$328	\$362	\$387	\$412	\$531	
59	\$298	\$357	\$397	\$422	\$447	\$576	
60	\$323	\$382	\$427	\$457	\$481	\$625	
61	\$347	\$412	\$457	\$491	\$516	\$670	
62	\$367	\$442	\$491	\$526	\$551	\$715	
63	\$402	\$476	\$531	\$571	\$600	\$769	
64	\$437	\$516	\$576	\$615	\$645	\$829	
65	\$466	\$556	\$615	\$655	\$690	\$883	
66	\$501	\$591	\$655	\$700	\$734	\$938	
67	\$531	\$630	\$700	\$744	\$784	\$993	
68	\$596	\$705	\$779	\$834	\$873	\$1,112	
69	\$655	\$779	\$863	\$923	\$968	\$1,231	
70	\$715	\$854	\$948	\$1,012	\$1,062	\$1,350	
71	\$779	\$928	\$1,032	\$1,102	\$1,156	\$1,464	
72	\$839	\$1,002	\$1,112	\$1,191	\$1,246	\$1,583	
73	\$973	\$1,166	\$1,300	\$1,385	\$1,454	\$1,841	
74	\$1,112	\$1,330	\$1,484	\$1,583	\$1,662	\$2,099	
75	\$1,251	\$1,499	\$1,667	\$1,782	\$1,866	\$2,357	
76	\$1,385	\$1,662	\$1,851	\$1,975	\$2,074	\$2,615	
77	\$1,524	\$1,826	\$2,035	\$2,174	\$2,278	\$2,868	
78	\$1,677	\$2,020	\$2,248	\$2,402	\$2,521	\$3,166	
79	\$1,836	\$2,208	\$2,461	\$2,630	\$2,759	\$3,459	
80	\$1,990	\$2,402	\$2,680	\$2,858	\$2,997	\$3,752	
81	\$2,149	\$2,590	\$2,893	\$3,087	\$3,236	\$4,049	
82	\$2,308	\$2,784	\$3,107	\$3,315	\$3,479	\$4,342	
83	\$2,461	\$2,973	\$3,320	\$3,543	\$3,717	\$4,635	
84	\$2,620	\$3,166	\$3,533	\$3,772	\$3,955	\$4,933	
85	\$2,794	\$3,375	\$3,762	\$4,020	\$4,213	\$5,245	
86	\$2,968	\$3,588	\$3,995	\$4,263	\$4,476	\$5,563	
87	\$3,141	\$3,791	\$4,228	\$4,511	\$4,734	\$5,881	
88	\$3,275	\$3,945	\$4,387	\$4,680	\$4,908	\$6,094	
89	\$3,414	\$4,094	\$4,551	\$4,843	\$5,082	\$6,302	
90	\$3,548	\$4,248	\$4,709	\$5,012	\$5,255	\$6,516	
91	\$3,682	\$4,397	\$4,868	\$5,176	\$5,434	\$6,729	
92	\$3,816	\$4,551	\$5,027	\$5,345	\$5,608	\$6,943	
93	\$3,901	\$4,640	\$5,121	\$5,444	\$5,712	\$7,072	
94	\$3,980	\$4,729	\$5,216	\$5,538	\$5,811	\$7,201	
95	\$4,064	\$4,819	\$5,305	\$5,637	\$5,915	\$7,330	
96	\$4,149	\$4,903	\$5,399	\$5,737	\$6,020	\$7,464	
97+	\$4,228	\$4,997	\$5,494	\$5,831	\$6,124	\$7,593	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$104	\$104	\$114	\$119	\$124	\$149
39	\$104	\$114	\$124	\$129	\$134	\$169
40	\$109	\$124	\$134	\$139	\$149	\$184
41	\$119	\$134	\$144	\$154	\$159	\$199
42	\$124	\$144	\$154	\$164	\$169	\$213
43	\$134	\$154	\$164	\$174	\$184	\$228
44	\$144	\$164	\$174	\$184	\$194	\$243
45	\$149	\$174	\$184	\$199	\$203	\$258
46	\$159	\$179	\$199	\$208	\$218	\$273
47	\$164	\$189	\$208	\$218	\$228	\$288
48	\$169	\$194	\$213	\$223	\$233	\$298
49	\$174	\$199	\$218	\$233	\$243	\$308
50	\$179	\$203	\$223	\$238	\$248	\$318
51	\$179	\$208	\$228	\$243	\$253	\$323
52	\$184	\$213	\$233	\$248	\$263	\$332
53	\$194	\$228	\$248	\$263	\$278	\$352
54	\$203	\$238	\$263	\$278	\$293	\$372
55	\$213	\$253	\$278	\$293	\$308	\$392
56	\$228	\$263	\$288	\$308	\$323	\$412
57	\$238	\$278	\$303	\$323	\$337	\$432
58	\$258	\$303	\$332	\$352	\$372	\$476
59	\$278	\$328	\$362	\$382	\$402	\$516
60	\$303	\$357	\$392	\$417	\$437	\$556
61	\$323	\$382	\$422	\$447	\$471	\$600
62	\$347	\$407	\$447	\$476	\$501	\$640
63	\$377	\$442	\$486	\$521	\$546	\$695
64	\$407	\$481	\$526	\$561	\$591	\$749
65	\$437	\$516	\$566	\$600	\$630	\$799
66	\$471	\$551	\$605	\$645	\$675	\$854
67	\$501	\$586	\$645	\$685	\$720	\$903
68	\$561	\$655	\$725	\$769	\$804	\$1,012
69	\$615	\$725	\$799	\$849	\$893	\$1,122
70	\$675	\$794	\$878	\$933	\$978	\$1,231
71	\$734	\$868	\$958	\$1,017	\$1,067	\$1,340
72	\$789	\$938	\$1,032	\$1,102	\$1,151	\$1,449
73	\$923	\$1,092	\$1,206	\$1,285	\$1,345	\$1,692
74	\$1,052	\$1,251	\$1,380	\$1,469	\$1,538	\$1,930
75	\$1,181	\$1,404	\$1,553	\$1,653	\$1,732	\$2,174
76	\$1,315	\$1,563	\$1,727	\$1,836	\$1,925	\$2,412
77	\$1,444	\$1,717	\$1,901	\$2,025	\$2,119	\$2,655
78	\$1,593	\$1,901	\$2,104	\$2,238	\$2,342	\$2,933
79	\$1,742	\$2,079	\$2,303	\$2,451	\$2,571	\$3,211
80	\$1,891	\$2,258	\$2,506	\$2,670	\$2,794	\$3,484
81	\$2,045	\$2,442	\$2,710	\$2,883	\$3,022	\$3,762
82	\$2,193	\$2,620	\$2,908	\$3,102	\$3,250	\$4,040
83	\$2,342	\$2,804	\$3,112	\$3,315	\$3,474	\$4,317
84	\$2,491	\$2,982	\$3,315	\$3,528	\$3,702	\$4,595
85	\$2,660	\$3,181	\$3,528	\$3,762	\$3,940	\$4,888
86	\$2,824	\$3,379	\$3,747	\$3,990	\$4,183	\$5,186
87	\$2,987	\$3,578	\$3,965	\$4,223	\$4,427	\$5,479
88	\$3,116	\$3,717	\$4,114	\$4,382	\$4,590	\$5,677
89	\$3,246	\$3,861	\$4,268	\$4,536	\$4,749	\$5,876
90	\$3,375	\$4,005	\$4,417	\$4,690	\$4,913	\$6,069
91	\$3,499	\$4,149	\$4,566	\$4,843	\$5,082	\$6,268
92	\$3,633	\$4,288	\$4,714	\$5,002	\$5,245	\$6,466
93	\$3,707	\$4,377	\$4,804	\$5,092	\$5,340	\$6,590
94	\$3,786	\$4,461	\$4,893	\$5,181	\$5,434	\$6,709
95	\$3,866	\$4,546	\$4,977	\$5,275	\$5,533	\$6,833
96	\$3,945	\$4,625	\$5,062	\$5,369	\$5,628	\$6,953
97+	\$4,020	\$4,709	\$5,151	\$5,459	\$5,727	\$7,072

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Preferred Risks *

Issue Age	Benefit Period						
	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>	<u>Lifetime</u>	
<=38	\$84	\$84	\$89	\$89	\$94	\$114	* Joint applicants receive 15% discount.
39	\$84	\$89	\$94	\$99	\$104	\$129	
40	\$89	\$99	\$104	\$109	\$114	\$139	
41	\$94	\$104	\$114	\$119	\$119	\$149	
42	\$99	\$114	\$119	\$124	\$129	\$164	
43	\$109	\$119	\$129	\$134	\$139	\$174	
44	\$114	\$124	\$134	\$144	\$149	\$184	
45	\$119	\$134	\$144	\$149	\$159	\$199	
46	\$124	\$139	\$149	\$159	\$164	\$208	
47	\$129	\$149	\$159	\$169	\$174	\$218	
48	\$134	\$149	\$164	\$174	\$179	\$228	
49	\$134	\$154	\$169	\$179	\$184	\$233	
50	\$139	\$159	\$174	\$184	\$189	\$243	
51	\$144	\$164	\$174	\$189	\$194	\$248	
52	\$144	\$164	\$179	\$189	\$199	\$258	
53	\$154	\$174	\$189	\$203	\$213	\$273	
54	\$159	\$184	\$203	\$213	\$223	\$288	
55	\$169	\$194	\$213	\$223	\$238	\$308	
56	\$179	\$203	\$223	\$238	\$248	\$323	
57	\$184	\$213	\$233	\$248	\$263	\$337	
58	\$203	\$233	\$258	\$273	\$288	\$372	
59	\$218	\$253	\$283	\$298	\$318	\$407	
60	\$238	\$278	\$303	\$328	\$342	\$442	
61	\$253	\$298	\$328	\$352	\$372	\$476	
62	\$273	\$318	\$352	\$377	\$397	\$516	
63	\$298	\$352	\$387	\$412	\$437	\$561	
64	\$323	\$382	\$422	\$452	\$471	\$605	
65	\$352	\$412	\$457	\$486	\$511	\$650	
66	\$377	\$447	\$491	\$521	\$546	\$700	
67	\$407	\$476	\$526	\$556	\$586	\$744	
68	\$457	\$536	\$591	\$630	\$660	\$839	
69	\$501	\$596	\$655	\$700	\$734	\$933	
70	\$551	\$650	\$720	\$769	\$809	\$1,027	
71	\$600	\$710	\$789	\$844	\$883	\$1,122	
72	\$645	\$769	\$854	\$913	\$958	\$1,216	
73	\$759	\$903	\$1,002	\$1,072	\$1,126	\$1,424	
74	\$868	\$1,037	\$1,151	\$1,231	\$1,295	\$1,633	
75	\$983	\$1,171	\$1,305	\$1,394	\$1,459	\$1,846	
76	\$1,092	\$1,305	\$1,454	\$1,553	\$1,628	\$2,054	
77	\$1,201	\$1,439	\$1,603	\$1,712	\$1,796	\$2,263	
78	\$1,330	\$1,598	\$1,782	\$1,901	\$1,995	\$2,511	
79	\$1,459	\$1,757	\$1,955	\$2,094	\$2,193	\$2,754	
80	\$1,588	\$1,916	\$2,134	\$2,283	\$2,397	\$3,002	
81	\$1,717	\$2,074	\$2,313	\$2,471	\$2,595	\$3,246	
82	\$1,846	\$2,228	\$2,486	\$2,660	\$2,794	\$3,494	
83	\$1,975	\$2,387	\$2,665	\$2,849	\$2,992	\$3,737	
84	\$2,104	\$2,546	\$2,844	\$3,042	\$3,191	\$3,985	
85	\$2,243	\$2,715	\$3,027	\$3,241	\$3,399	\$4,238	
86	\$2,382	\$2,883	\$3,216	\$3,439	\$3,613	\$4,496	
87	\$2,526	\$3,052	\$3,404	\$3,638	\$3,821	\$4,749	
88	\$2,630	\$3,176	\$3,533	\$3,772	\$3,960	\$4,923	
89	\$2,744	\$3,295	\$3,662	\$3,906	\$4,099	\$5,092	
90	\$2,849	\$3,419	\$3,791	\$4,040	\$4,243	\$5,265	
91	\$2,958	\$3,538	\$3,915	\$4,174	\$4,382	\$5,434	
92	\$3,067	\$3,662	\$4,044	\$4,307	\$4,526	\$5,608	
93	\$3,131	\$3,732	\$4,124	\$4,387	\$4,610	\$5,717	
94	\$3,196	\$3,806	\$4,198	\$4,461	\$4,690	\$5,816	
95	\$3,265	\$3,876	\$4,273	\$4,546	\$4,774	\$5,925	
96	\$3,330	\$3,945	\$4,347	\$4,625	\$4,858	\$6,029	
97+	\$3,394	\$4,020	\$4,422	\$4,700	\$4,943	\$6,134	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$124	\$139	\$149	\$154	\$164	\$213
39	\$124	\$149	\$159	\$174	\$184	\$233
40	\$139	\$159	\$179	\$189	\$194	\$258
41	\$149	\$174	\$189	\$199	\$213	\$278
42	\$159	\$184	\$203	\$218	\$228	\$303
43	\$174	\$194	\$218	\$233	\$243	\$318
44	\$179	\$213	\$228	\$243	\$263	\$342
45	\$189	\$223	\$243	\$263	\$273	\$367
46	\$199	\$233	\$258	\$278	\$293	\$387
47	\$213	\$243	\$273	\$293	\$308	\$407
48	\$218	\$253	\$278	\$303	\$318	\$417
49	\$218	\$258	\$293	\$308	\$328	\$432
50	\$223	\$268	\$298	\$318	\$337	\$447
51	\$228	\$273	\$303	\$328	\$342	\$457
52	\$233	\$278	\$313	\$337	\$352	\$466
53	\$253	\$298	\$332	\$352	\$377	\$491
54	\$263	\$313	\$347	\$377	\$392	\$521
55	\$273	\$332	\$367	\$392	\$417	\$546
56	\$293	\$342	\$382	\$417	\$442	\$571
57	\$303	\$357	\$407	\$432	\$457	\$600
58	\$332	\$392	\$442	\$471	\$501	\$655
59	\$357	\$427	\$481	\$516	\$541	\$710
60	\$387	\$462	\$521	\$561	\$586	\$764
61	\$417	\$496	\$561	\$600	\$635	\$824
62	\$447	\$531	\$596	\$640	\$675	\$878
63	\$481	\$576	\$645	\$690	\$729	\$948
64	\$521	\$620	\$695	\$749	\$784	\$1,012
65	\$561	\$670	\$744	\$799	\$839	\$1,077
66	\$600	\$715	\$794	\$849	\$898	\$1,146
67	\$640	\$759	\$844	\$903	\$948	\$1,216
68	\$710	\$849	\$943	\$1,012	\$1,062	\$1,355
69	\$784	\$938	\$1,042	\$1,117	\$1,171	\$1,494
70	\$859	\$1,027	\$1,141	\$1,221	\$1,285	\$1,638
71	\$923	\$1,112	\$1,246	\$1,330	\$1,399	\$1,782
72	\$997	\$1,206	\$1,340	\$1,439	\$1,509	\$1,925
73	\$1,166	\$1,399	\$1,563	\$1,672	\$1,757	\$2,233
74	\$1,325	\$1,598	\$1,787	\$1,906	\$2,005	\$2,541
75	\$1,484	\$1,791	\$2,005	\$2,144	\$2,248	\$2,849
76	\$1,648	\$1,990	\$2,228	\$2,382	\$2,501	\$3,156
77	\$1,811	\$2,184	\$2,447	\$2,615	\$2,744	\$3,464
78	\$2,000	\$2,412	\$2,700	\$2,888	\$3,032	\$3,816
79	\$2,179	\$2,640	\$2,958	\$3,161	\$3,315	\$4,174
80	\$2,367	\$2,868	\$3,211	\$3,434	\$3,603	\$4,521
81	\$2,551	\$3,097	\$3,464	\$3,702	\$3,886	\$4,873
82	\$2,739	\$3,320	\$3,722	\$3,980	\$4,178	\$5,226
83	\$2,923	\$3,548	\$3,980	\$4,253	\$4,461	\$5,578
84	\$3,112	\$3,777	\$4,228	\$4,521	\$4,749	\$5,930
85	\$3,320	\$4,030	\$4,511	\$4,819	\$5,057	\$6,312
86	\$3,523	\$4,283	\$4,789	\$5,111	\$5,369	\$6,690
87	\$3,732	\$4,531	\$5,062	\$5,404	\$5,677	\$7,072
88	\$3,891	\$4,709	\$5,255	\$5,608	\$5,891	\$7,320
89	\$4,054	\$4,893	\$5,449	\$5,811	\$6,094	\$7,578
90	\$4,213	\$5,072	\$5,637	\$6,010	\$6,307	\$7,836
91	\$4,372	\$5,250	\$5,826	\$6,208	\$6,516	\$8,094
92	\$4,536	\$5,434	\$6,020	\$6,402	\$6,729	\$8,342
93	\$4,630	\$5,543	\$6,134	\$6,521	\$6,853	\$8,506
94	\$4,724	\$5,652	\$6,248	\$6,635	\$6,972	\$8,660
95	\$4,829	\$5,752	\$6,352	\$6,759	\$7,091	\$8,818
96	\$4,923	\$5,856	\$6,466	\$6,878	\$7,221	\$8,977
97+	\$5,022	\$5,965	\$6,580	\$6,992	\$7,345	\$9,126

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$124	\$129	\$144	\$149	\$154	\$199	* Joint applicants receive 15% discount.
39	\$124	\$144	\$154	\$164	\$174	\$218	
40	\$129	\$154	\$164	\$179	\$189	\$238	
41	\$144	\$164	\$184	\$194	\$199	\$258	
42	\$154	\$179	\$194	\$203	\$218	\$278	
43	\$159	\$189	\$203	\$223	\$228	\$298	
44	\$174	\$199	\$218	\$233	\$243	\$318	
45	\$184	\$213	\$233	\$243	\$263	\$337	
46	\$194	\$223	\$243	\$263	\$273	\$357	
47	\$199	\$233	\$258	\$273	\$293	\$377	
48	\$203	\$238	\$268	\$288	\$298	\$387	
49	\$213	\$243	\$273	\$293	\$308	\$402	
50	\$218	\$253	\$278	\$303	\$313	\$412	
51	\$223	\$263	\$288	\$308	\$328	\$422	
52	\$228	\$268	\$298	\$313	\$332	\$432	
53	\$238	\$278	\$313	\$337	\$352	\$457	
54	\$253	\$298	\$332	\$352	\$372	\$486	
55	\$263	\$313	\$347	\$372	\$392	\$506	
56	\$278	\$332	\$367	\$387	\$412	\$531	
57	\$293	\$342	\$382	\$412	\$427	\$561	
58	\$318	\$377	\$417	\$447	\$471	\$610	
59	\$342	\$412	\$457	\$486	\$516	\$660	
60	\$372	\$442	\$491	\$526	\$556	\$720	
61	\$402	\$471	\$526	\$566	\$596	\$769	
62	\$422	\$506	\$566	\$605	\$635	\$824	
63	\$462	\$546	\$610	\$655	\$690	\$883	
64	\$501	\$596	\$660	\$710	\$744	\$953	
65	\$536	\$640	\$710	\$754	\$794	\$1,017	
66	\$576	\$680	\$754	\$804	\$844	\$1,077	
67	\$610	\$725	\$804	\$859	\$903	\$1,141	
68	\$685	\$809	\$898	\$958	\$1,002	\$1,280	
69	\$754	\$898	\$993	\$1,062	\$1,112	\$1,414	
70	\$824	\$983	\$1,092	\$1,166	\$1,221	\$1,553	
71	\$898	\$1,067	\$1,186	\$1,265	\$1,330	\$1,682	
72	\$963	\$1,151	\$1,280	\$1,370	\$1,434	\$1,821	
73	\$1,117	\$1,340	\$1,494	\$1,593	\$1,672	\$2,119	
74	\$1,280	\$1,528	\$1,707	\$1,821	\$1,911	\$2,412	
75	\$1,439	\$1,722	\$1,916	\$2,050	\$2,144	\$2,710	
76	\$1,593	\$1,911	\$2,129	\$2,273	\$2,387	\$3,007	
77	\$1,752	\$2,099	\$2,342	\$2,501	\$2,620	\$3,300	
78	\$1,930	\$2,322	\$2,585	\$2,764	\$2,898	\$3,643	
79	\$2,114	\$2,541	\$2,829	\$3,027	\$3,171	\$3,980	
80	\$2,288	\$2,764	\$3,082	\$3,285	\$3,449	\$4,312	
81	\$2,471	\$2,978	\$3,325	\$3,548	\$3,722	\$4,655	
82	\$2,655	\$3,201	\$3,573	\$3,811	\$4,000	\$4,992	
83	\$2,829	\$3,419	\$3,816	\$4,074	\$4,273	\$5,330	
84	\$3,012	\$3,643	\$4,064	\$4,337	\$4,551	\$5,672	
85	\$3,211	\$3,881	\$4,327	\$4,625	\$4,843	\$6,034	
86	\$3,414	\$4,124	\$4,595	\$4,903	\$5,146	\$6,397	
87	\$3,613	\$4,362	\$4,863	\$5,186	\$5,444	\$6,764	
88	\$3,767	\$4,536	\$5,047	\$5,379	\$5,642	\$7,007	
89	\$3,925	\$4,709	\$5,235	\$5,568	\$5,846	\$7,250	
90	\$4,079	\$4,883	\$5,414	\$5,766	\$6,044	\$7,493	
91	\$4,233	\$5,057	\$5,598	\$5,950	\$6,248	\$7,737	
92	\$4,387	\$5,235	\$5,781	\$6,149	\$6,451	\$7,985	
93	\$4,486	\$5,335	\$5,891	\$6,263	\$6,570	\$8,134	
94	\$4,575	\$5,439	\$6,000	\$6,367	\$6,685	\$8,282	
95	\$4,675	\$5,543	\$6,099	\$6,481	\$6,804	\$8,431	
96	\$4,769	\$5,637	\$6,208	\$6,595	\$6,923	\$8,585	
97+	\$4,863	\$5,747	\$6,317	\$6,704	\$7,042	\$8,734	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$119	\$119	\$129	\$139	\$144	\$174	* Joint applicants receive 15% discount.
39	\$119	\$129	\$144	\$149	\$154	\$194	
40	\$124	\$144	\$154	\$159	\$174	\$213	
41	\$139	\$154	\$164	\$179	\$184	\$228	
42	\$144	\$164	\$179	\$189	\$194	\$243	
43	\$154	\$179	\$189	\$199	\$213	\$263	
44	\$164	\$189	\$199	\$213	\$223	\$278	
45	\$174	\$199	\$213	\$228	\$233	\$298	
46	\$184	\$203	\$228	\$238	\$253	\$313	
47	\$189	\$218	\$238	\$253	\$263	\$332	
48	\$194	\$223	\$243	\$258	\$268	\$342	
49	\$199	\$228	\$253	\$268	\$278	\$352	
50	\$203	\$233	\$258	\$273	\$288	\$367	
51	\$203	\$238	\$263	\$278	\$293	\$372	
52	\$213	\$243	\$268	\$288	\$303	\$382	
53	\$223	\$263	\$288	\$303	\$318	\$407	
54	\$233	\$273	\$303	\$318	\$337	\$427	
55	\$243	\$293	\$318	\$337	\$352	\$452	
56	\$263	\$303	\$332	\$352	\$372	\$471	
57	\$273	\$318	\$347	\$372	\$387	\$496	
58	\$298	\$347	\$382	\$407	\$427	\$546	
59	\$318	\$377	\$417	\$442	\$462	\$596	
60	\$347	\$412	\$452	\$481	\$501	\$640	
61	\$372	\$442	\$486	\$516	\$541	\$690	
62	\$402	\$466	\$516	\$546	\$576	\$734	
63	\$432	\$506	\$561	\$600	\$630	\$799	
64	\$466	\$556	\$605	\$645	\$680	\$863	
65	\$501	\$596	\$650	\$690	\$725	\$918	
66	\$541	\$635	\$695	\$744	\$774	\$983	
67	\$576	\$675	\$744	\$789	\$829	\$1,037	
68	\$645	\$754	\$834	\$883	\$923	\$1,166	
69	\$710	\$834	\$918	\$978	\$1,027	\$1,290	
70	\$774	\$913	\$1,012	\$1,072	\$1,126	\$1,414	
71	\$844	\$997	\$1,102	\$1,171	\$1,226	\$1,543	
72	\$908	\$1,077	\$1,186	\$1,265	\$1,325	\$1,667	
73	\$1,062	\$1,256	\$1,385	\$1,479	\$1,548	\$1,945	
74	\$1,211	\$1,439	\$1,588	\$1,687	\$1,772	\$2,218	
75	\$1,360	\$1,613	\$1,787	\$1,901	\$1,990	\$2,501	
76	\$1,514	\$1,796	\$1,985	\$2,114	\$2,213	\$2,774	
77	\$1,662	\$1,975	\$2,184	\$2,327	\$2,437	\$3,052	
78	\$1,831	\$2,184	\$2,422	\$2,576	\$2,695	\$3,375	
79	\$2,005	\$2,392	\$2,650	\$2,819	\$2,958	\$3,692	
80	\$2,174	\$2,595	\$2,883	\$3,072	\$3,211	\$4,005	
81	\$2,352	\$2,809	\$3,116	\$3,315	\$3,474	\$4,327	
82	\$2,521	\$3,012	\$3,345	\$3,568	\$3,737	\$4,645	
83	\$2,695	\$3,226	\$3,578	\$3,811	\$3,995	\$4,968	
84	\$2,863	\$3,429	\$3,811	\$4,059	\$4,258	\$5,285	
85	\$3,057	\$3,657	\$4,059	\$4,327	\$4,531	\$5,623	
86	\$3,246	\$3,886	\$4,307	\$4,590	\$4,809	\$5,965	
87	\$3,434	\$4,114	\$4,561	\$4,858	\$5,092	\$6,302	
88	\$3,583	\$4,273	\$4,729	\$5,037	\$5,280	\$6,531	
89	\$3,732	\$4,441	\$4,908	\$5,216	\$5,464	\$6,759	
90	\$3,881	\$4,605	\$5,082	\$5,394	\$5,652	\$6,977	
91	\$4,025	\$4,769	\$5,250	\$5,568	\$5,846	\$7,206	
92	\$4,178	\$4,933	\$5,424	\$5,752	\$6,034	\$7,434	
93	\$4,263	\$5,032	\$5,523	\$5,856	\$6,139	\$7,578	
94	\$4,352	\$5,131	\$5,628	\$5,960	\$6,248	\$7,717	
95	\$4,446	\$5,226	\$5,722	\$6,064	\$6,362	\$7,861	
96	\$4,536	\$5,320	\$5,821	\$6,173	\$6,471	\$7,995	
97+	\$4,625	\$5,414	\$5,925	\$6,278	\$6,585	\$8,134	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA) Base Premiums for: \$10/Day NH Only 0-Day Elimination Period

Single Insured Annual Premiums for Standard Risks *

Issue Age	Benefit Period					Lifetime	
	2-Year	3-Year	4-Year	5-Year	6-Year		
<=38	\$99	\$99	\$104	\$104	\$109	\$129	* Joint applicants receive 15% discount.
39	\$99	\$104	\$109	\$114	\$119	\$149	
40	\$104	\$114	\$119	\$124	\$129	\$159	
41	\$109	\$119	\$129	\$139	\$139	\$174	
42	\$114	\$129	\$139	\$144	\$149	\$189	
43	\$124	\$139	\$149	\$154	\$159	\$199	
44	\$129	\$144	\$154	\$164	\$174	\$213	
45	\$139	\$154	\$164	\$174	\$184	\$228	
46	\$144	\$159	\$174	\$184	\$189	\$238	
47	\$149	\$174	\$184	\$194	\$199	\$253	
48	\$154	\$174	\$189	\$199	\$203	\$263	
49	\$154	\$179	\$194	\$203	\$213	\$268	
50	\$159	\$184	\$199	\$213	\$218	\$278	
51	\$164	\$189	\$199	\$218	\$223	\$288	
52	\$164	\$189	\$203	\$218	\$228	\$298	
53	\$179	\$199	\$218	\$233	\$243	\$313	
54	\$184	\$213	\$233	\$243	\$258	\$332	
55	\$194	\$223	\$243	\$258	\$273	\$352	
56	\$203	\$233	\$258	\$273	\$288	\$372	
57	\$213	\$243	\$268	\$288	\$303	\$387	
58	\$233	\$268	\$298	\$313	\$332	\$427	
59	\$253	\$293	\$328	\$342	\$367	\$466	
60	\$273	\$318	\$347	\$377	\$392	\$506	
61	\$293	\$342	\$377	\$407	\$427	\$546	
62	\$313	\$367	\$407	\$432	\$457	\$596	
63	\$342	\$407	\$447	\$471	\$501	\$645	
64	\$372	\$442	\$486	\$521	\$541	\$695	
65	\$407	\$471	\$526	\$561	\$586	\$749	
66	\$432	\$516	\$566	\$600	\$630	\$804	
67	\$466	\$546	\$605	\$640	\$675	\$859	
68	\$526	\$615	\$680	\$725	\$759	\$963	
69	\$576	\$685	\$754	\$804	\$844	\$1,072	
70	\$635	\$749	\$829	\$883	\$928	\$1,181	
71	\$690	\$814	\$908	\$973	\$1,017	\$1,290	
72	\$744	\$883	\$983	\$1,052	\$1,102	\$1,399	
73	\$873	\$1,037	\$1,151	\$1,231	\$1,295	\$1,638	
74	\$997	\$1,191	\$1,325	\$1,414	\$1,489	\$1,876	
75	\$1,131	\$1,345	\$1,499	\$1,603	\$1,677	\$2,124	
76	\$1,256	\$1,499	\$1,672	\$1,787	\$1,871	\$2,362	
77	\$1,380	\$1,657	\$1,841	\$1,970	\$2,064	\$2,600	
78	\$1,528	\$1,836	\$2,050	\$2,184	\$2,293	\$2,888	
79	\$1,677	\$2,020	\$2,248	\$2,407	\$2,521	\$3,166	
80	\$1,826	\$2,203	\$2,456	\$2,625	\$2,754	\$3,454	
81	\$1,975	\$2,387	\$2,660	\$2,844	\$2,982	\$3,732	
82	\$2,124	\$2,561	\$2,858	\$3,057	\$3,211	\$4,020	
83	\$2,273	\$2,744	\$3,067	\$3,275	\$3,439	\$4,298	
84	\$2,422	\$2,928	\$3,270	\$3,499	\$3,667	\$4,580	
85	\$2,581	\$3,121	\$3,484	\$3,727	\$3,910	\$4,873	
86	\$2,739	\$3,315	\$3,697	\$3,955	\$4,154	\$5,171	
87	\$2,903	\$3,509	\$3,915	\$4,183	\$4,397	\$5,464	
88	\$3,027	\$3,652	\$4,064	\$4,337	\$4,556	\$5,662	
89	\$3,156	\$3,791	\$4,213	\$4,491	\$4,714	\$5,856	
90	\$3,275	\$3,930	\$4,362	\$4,645	\$4,878	\$6,054	
91	\$3,399	\$4,069	\$4,501	\$4,799	\$5,037	\$6,248	
92	\$3,528	\$4,213	\$4,650	\$4,953	\$5,206	\$6,451	
93	\$3,603	\$4,293	\$4,744	\$5,047	\$5,300	\$6,575	
94	\$3,677	\$4,377	\$4,829	\$5,131	\$5,394	\$6,690	
95	\$3,757	\$4,456	\$4,913	\$5,226	\$5,489	\$6,814	
96	\$3,831	\$4,536	\$4,997	\$5,320	\$5,588	\$6,933	
97+	\$3,906	\$4,625	\$5,087	\$5,404	\$5,682	\$7,052	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 100% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period						
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime	
<=38	\$154	\$174	\$189	\$194	\$203	\$268	* Joint applicants receive 15% discount.
39	\$154	\$189	\$199	\$218	\$228	\$293	
40	\$174	\$199	\$223	\$238	\$243	\$323	
41	\$189	\$218	\$238	\$248	\$268	\$347	
42	\$199	\$228	\$253	\$273	\$288	\$377	
43	\$218	\$243	\$273	\$293	\$303	\$397	
44	\$223	\$268	\$288	\$303	\$328	\$427	
45	\$238	\$278	\$303	\$328	\$342	\$462	
46	\$248	\$293	\$323	\$347	\$367	\$486	
47	\$268	\$303	\$342	\$367	\$387	\$511	
48	\$273	\$318	\$347	\$377	\$397	\$521	
49	\$273	\$323	\$367	\$387	\$412	\$541	
50	\$278	\$337	\$372	\$397	\$422	\$561	
51	\$288	\$342	\$377	\$412	\$427	\$571	
52	\$293	\$347	\$392	\$422	\$442	\$586	
53	\$318	\$372	\$417	\$442	\$471	\$615	
54	\$328	\$392	\$437	\$471	\$491	\$650	
55	\$342	\$417	\$462	\$491	\$521	\$685	
56	\$367	\$427	\$476	\$521	\$551	\$715	
57	\$377	\$447	\$511	\$541	\$571	\$749	
58	\$417	\$491	\$551	\$591	\$625	\$819	
59	\$447	\$536	\$600	\$645	\$675	\$888	
60	\$486	\$576	\$650	\$700	\$734	\$958	
61	\$521	\$620	\$700	\$749	\$794	\$1,032	
62	\$561	\$665	\$744	\$799	\$844	\$1,097	
63	\$600	\$720	\$809	\$863	\$913	\$1,186	
64	\$650	\$774	\$868	\$938	\$983	\$1,265	
65	\$700	\$839	\$933	\$997	\$1,047	\$1,345	
66	\$749	\$893	\$993	\$1,062	\$1,122	\$1,434	
67	\$799	\$948	\$1,057	\$1,131	\$1,186	\$1,519	
68	\$888	\$1,062	\$1,181	\$1,265	\$1,330	\$1,692	
69	\$983	\$1,171	\$1,305	\$1,394	\$1,464	\$1,866	
70	\$1,072	\$1,285	\$1,429	\$1,528	\$1,608	\$2,050	
71	\$1,156	\$1,390	\$1,558	\$1,662	\$1,752	\$2,228	
72	\$1,246	\$1,509	\$1,677	\$1,801	\$1,886	\$2,407	
73	\$1,459	\$1,752	\$1,955	\$2,089	\$2,198	\$2,794	
74	\$1,657	\$2,000	\$2,233	\$2,382	\$2,506	\$3,176	
75	\$1,856	\$2,238	\$2,506	\$2,680	\$2,809	\$3,563	
76	\$2,059	\$2,486	\$2,784	\$2,978	\$3,126	\$3,945	
77	\$2,263	\$2,729	\$3,057	\$3,270	\$3,429	\$4,332	
78	\$2,501	\$3,017	\$3,375	\$3,613	\$3,791	\$4,769	
79	\$2,724	\$3,300	\$3,697	\$3,950	\$4,144	\$5,216	
80	\$2,958	\$3,588	\$4,015	\$4,293	\$4,506	\$5,652	
81	\$3,191	\$3,871	\$4,332	\$4,630	\$4,858	\$6,094	
82	\$3,424	\$4,149	\$4,655	\$4,977	\$5,226	\$6,531	
83	\$3,652	\$4,437	\$4,977	\$5,315	\$5,578	\$6,972	
84	\$3,891	\$4,719	\$5,285	\$5,652	\$5,935	\$7,414	
85	\$4,149	\$5,037	\$5,637	\$6,025	\$6,322	\$7,890	
86	\$4,407	\$5,355	\$5,985	\$6,392	\$6,714	\$8,362	
87	\$4,665	\$5,662	\$6,327	\$6,754	\$7,096	\$8,838	
88	\$4,863	\$5,886	\$6,570	\$7,012	\$7,364	\$9,151	
89	\$5,067	\$6,119	\$6,814	\$7,265	\$7,618	\$9,474	
90	\$5,265	\$6,342	\$7,047	\$7,513	\$7,885	\$9,796	
91	\$5,464	\$6,565	\$7,285	\$7,761	\$8,144	\$10,119	
92	\$5,672	\$6,794	\$7,523	\$8,005	\$8,412	\$10,426	
93	\$5,786	\$6,928	\$7,667	\$8,153	\$8,565	\$10,635	
94	\$5,905	\$7,067	\$7,811	\$8,292	\$8,714	\$10,823	
95	\$6,034	\$7,191	\$7,940	\$8,451	\$8,863	\$11,022	
96	\$6,154	\$7,320	\$8,084	\$8,600	\$9,027	\$11,220	
97+	\$6,278	\$7,459	\$8,228	\$8,739	\$9,181	\$11,409	

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 80% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$154	\$164	\$179	\$189	\$194	\$248
39	\$154	\$179	\$194	\$203	\$218	\$273
40	\$164	\$194	\$203	\$223	\$238	\$298
41	\$179	\$203	\$228	\$243	\$248	\$323
42	\$194	\$223	\$243	\$253	\$273	\$347
43	\$199	\$238	\$253	\$278	\$288	\$372
44	\$218	\$248	\$273	\$293	\$303	\$397
45	\$228	\$268	\$293	\$303	\$328	\$422
46	\$243	\$278	\$303	\$328	\$342	\$447
47	\$248	\$293	\$323	\$342	\$367	\$471
48	\$253	\$298	\$337	\$362	\$372	\$486
49	\$268	\$303	\$342	\$367	\$387	\$501
50	\$273	\$318	\$347	\$377	\$392	\$516
51	\$278	\$328	\$362	\$387	\$412	\$526
52	\$288	\$337	\$372	\$392	\$417	\$541
53	\$298	\$347	\$392	\$422	\$442	\$571
54	\$318	\$372	\$417	\$442	\$466	\$610
55	\$328	\$392	\$437	\$466	\$491	\$635
56	\$347	\$417	\$462	\$486	\$516	\$665
57	\$367	\$427	\$476	\$516	\$536	\$700
58	\$397	\$471	\$521	\$561	\$591	\$764
59	\$427	\$516	\$571	\$610	\$645	\$824
60	\$466	\$551	\$615	\$660	\$695	\$898
61	\$501	\$591	\$660	\$710	\$744	\$963
62	\$526	\$635	\$710	\$759	\$794	\$1,032
63	\$576	\$685	\$764	\$819	\$863	\$1,107
64	\$625	\$744	\$824	\$888	\$933	\$1,191
65	\$670	\$799	\$888	\$943	\$993	\$1,270
66	\$720	\$849	\$943	\$1,007	\$1,057	\$1,345
67	\$764	\$908	\$1,007	\$1,072	\$1,131	\$1,429
68	\$859	\$1,012	\$1,122	\$1,196	\$1,256	\$1,603
69	\$943	\$1,122	\$1,241	\$1,330	\$1,390	\$1,767
70	\$1,032	\$1,231	\$1,365	\$1,459	\$1,528	\$1,940
71	\$1,122	\$1,335	\$1,484	\$1,583	\$1,662	\$2,104
72	\$1,206	\$1,439	\$1,603	\$1,712	\$1,791	\$2,278
73	\$1,394	\$1,677	\$1,866	\$1,990	\$2,089	\$2,650
74	\$1,603	\$1,911	\$2,134	\$2,278	\$2,387	\$3,017
75	\$1,801	\$2,154	\$2,397	\$2,561	\$2,680	\$3,389
76	\$1,990	\$2,387	\$2,660	\$2,844	\$2,982	\$3,762
77	\$2,188	\$2,625	\$2,928	\$3,126	\$3,275	\$4,124
78	\$2,412	\$2,903	\$3,231	\$3,454	\$3,623	\$4,556
79	\$2,645	\$3,176	\$3,538	\$3,786	\$3,965	\$4,977
80	\$2,858	\$3,454	\$3,851	\$4,109	\$4,312	\$5,389
81	\$3,092	\$3,722	\$4,159	\$4,437	\$4,655	\$5,821
82	\$3,320	\$4,000	\$4,466	\$4,764	\$5,002	\$6,243
83	\$3,538	\$4,273	\$4,769	\$5,092	\$5,340	\$6,665
84	\$3,767	\$4,556	\$5,082	\$5,424	\$5,687	\$7,091
85	\$4,015	\$4,853	\$5,409	\$5,781	\$6,054	\$7,543
86	\$4,268	\$5,156	\$5,747	\$6,129	\$6,431	\$7,995
87	\$4,516	\$5,454	\$6,079	\$6,481	\$6,804	\$8,456
88	\$4,709	\$5,672	\$6,307	\$6,724	\$7,052	\$8,759
89	\$4,908	\$5,886	\$6,546	\$6,962	\$7,310	\$9,062
90	\$5,102	\$6,104	\$6,769	\$7,211	\$7,558	\$9,369
91	\$5,290	\$6,322	\$6,997	\$7,439	\$7,811	\$9,672
92	\$5,484	\$6,546	\$7,225	\$7,687	\$8,064	\$9,980
93	\$5,608	\$6,670	\$7,364	\$7,831	\$8,213	\$10,168
94	\$5,722	\$6,799	\$7,498	\$7,960	\$8,357	\$10,352
95	\$5,846	\$6,928	\$7,622	\$8,104	\$8,506	\$10,540
96	\$5,960	\$7,047	\$7,761	\$8,243	\$8,655	\$10,734
97+	\$6,079	\$7,186	\$7,895	\$8,382	\$8,804	\$10,918

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0001 (PA) Base Premiums for: \$10/Day NH, HHC Daily Max = 50% of NH 0-Day Elimination Period

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	-----		Benefit Period		-----	
	2-Year	3-Year	4-Year	5-Year	6-Year	Lifetime
<=38	\$149	\$149	\$164	\$174	\$179	\$218
39	\$149	\$164	\$179	\$189	\$194	\$243
40	\$154	\$179	\$194	\$199	\$218	\$268
41	\$174	\$194	\$203	\$223	\$228	\$288
42	\$179	\$203	\$223	\$238	\$243	\$303
43	\$194	\$223	\$238	\$248	\$268	\$328
44	\$203	\$238	\$248	\$268	\$278	\$347
45	\$218	\$248	\$268	\$288	\$293	\$372
46	\$228	\$253	\$288	\$298	\$318	\$392
47	\$238	\$273	\$298	\$318	\$328	\$417
48	\$243	\$278	\$303	\$323	\$337	\$427
49	\$248	\$288	\$318	\$337	\$347	\$442
50	\$253	\$293	\$323	\$342	\$362	\$462
51	\$253	\$298	\$328	\$347	\$367	\$466
52	\$268	\$303	\$337	\$362	\$377	\$476
53	\$278	\$328	\$362	\$377	\$397	\$511
54	\$293	\$342	\$377	\$397	\$422	\$536
55	\$303	\$367	\$397	\$422	\$442	\$566
56	\$328	\$377	\$417	\$442	\$466	\$591
57	\$342	\$397	\$437	\$466	\$486	\$620
58	\$372	\$437	\$476	\$511	\$536	\$685
59	\$397	\$471	\$521	\$551	\$576	\$744
60	\$437	\$516	\$566	\$600	\$625	\$799
61	\$466	\$551	\$610	\$645	\$675	\$863
62	\$501	\$586	\$645	\$685	\$720	\$918
63	\$541	\$635	\$700	\$749	\$789	\$997
64	\$586	\$695	\$759	\$809	\$849	\$1,082
65	\$625	\$744	\$814	\$863	\$908	\$1,146
66	\$675	\$794	\$868	\$933	\$968	\$1,231
67	\$720	\$844	\$933	\$988	\$1,037	\$1,295
68	\$809	\$943	\$1,042	\$1,107	\$1,156	\$1,459
69	\$888	\$1,042	\$1,146	\$1,221	\$1,285	\$1,613
70	\$968	\$1,141	\$1,265	\$1,340	\$1,409	\$1,767
71	\$1,057	\$1,246	\$1,380	\$1,464	\$1,533	\$1,930
72	\$1,136	\$1,345	\$1,484	\$1,583	\$1,657	\$2,084
73	\$1,330	\$1,568	\$1,732	\$1,851	\$1,935	\$2,432
74	\$1,514	\$1,801	\$1,985	\$2,109	\$2,213	\$2,774
75	\$1,702	\$2,015	\$2,233	\$2,377	\$2,486	\$3,126
76	\$1,891	\$2,248	\$2,481	\$2,645	\$2,769	\$3,469
77	\$2,079	\$2,471	\$2,729	\$2,908	\$3,047	\$3,816
78	\$2,288	\$2,729	\$3,027	\$3,221	\$3,370	\$4,218
79	\$2,506	\$2,992	\$3,315	\$3,523	\$3,697	\$4,615
80	\$2,719	\$3,246	\$3,603	\$3,841	\$4,015	\$5,007
81	\$2,943	\$3,513	\$3,896	\$4,144	\$4,342	\$5,409
82	\$3,151	\$3,767	\$4,183	\$4,461	\$4,670	\$5,806
83	\$3,370	\$4,035	\$4,471	\$4,764	\$4,992	\$6,208
84	\$3,578	\$4,288	\$4,764	\$5,077	\$5,325	\$6,605
85	\$3,821	\$4,571	\$5,077	\$5,409	\$5,662	\$7,027
86	\$4,059	\$4,858	\$5,384	\$5,737	\$6,010	\$7,459
87	\$4,293	\$5,141	\$5,702	\$6,074	\$6,367	\$7,881
88	\$4,481	\$5,340	\$5,910	\$6,297	\$6,600	\$8,163
89	\$4,665	\$5,553	\$6,134	\$6,521	\$6,828	\$8,451
90	\$4,853	\$5,757	\$6,352	\$6,744	\$7,067	\$8,724
91	\$5,032	\$5,960	\$6,565	\$6,962	\$7,310	\$9,007
92	\$5,226	\$6,168	\$6,779	\$7,191	\$7,543	\$9,295
93	\$5,330	\$6,293	\$6,903	\$7,320	\$7,672	\$9,474
94	\$5,439	\$6,417	\$7,037	\$7,449	\$7,811	\$9,647
95	\$5,558	\$6,531	\$7,151	\$7,583	\$7,955	\$9,826
96	\$5,672	\$6,650	\$7,275	\$7,717	\$8,089	\$9,995
97+	\$5,781	\$6,769	\$7,409	\$7,846	\$8,233	\$10,168

* Joint applicants receive
15% discount.

Proposed Rates

Continental General Insurance Company Individual Long Term Care Form 1LTCIP0002 (PA)

**Base Premiums for: \$10/Day NH Only
0-Day Elimination Period**

Single Insured Annual Premiums for SubStandard Risks *

Issue Age	Benefit Period					Lifetime
	2-Year	3-Year	4-Year	5-Year	6-Year	
<=38	\$124	\$124	\$129	\$129	\$139	\$164
39	\$124	\$129	\$139	\$144	\$149	\$189
40	\$129	\$144	\$149	\$154	\$164	\$199
41	\$139	\$149	\$164	\$174	\$174	\$218
42	\$144	\$164	\$174	\$179	\$189	\$238
43	\$154	\$174	\$189	\$194	\$199	\$248
44	\$164	\$179	\$194	\$203	\$218	\$268
45	\$174	\$194	\$203	\$218	\$228	\$288
46	\$179	\$199	\$218	\$228	\$238	\$298
47	\$189	\$218	\$228	\$243	\$248	\$318
48	\$194	\$218	\$238	\$248	\$253	\$328
49	\$194	\$223	\$243	\$253	\$268	\$337
50	\$199	\$228	\$248	\$268	\$273	\$347
51	\$203	\$238	\$248	\$273	\$278	\$362
52	\$203	\$238	\$253	\$273	\$288	\$372
53	\$223	\$248	\$273	\$293	\$303	\$392
54	\$228	\$268	\$293	\$303	\$323	\$417
55	\$243	\$278	\$303	\$323	\$342	\$442
56	\$253	\$293	\$323	\$342	\$362	\$466
57	\$268	\$303	\$337	\$362	\$377	\$486
58	\$293	\$337	\$372	\$392	\$417	\$536
59	\$318	\$367	\$412	\$427	\$462	\$586
60	\$342	\$397	\$437	\$471	\$491	\$635
61	\$367	\$427	\$471	\$511	\$536	\$685
62	\$392	\$462	\$511	\$541	\$571	\$744
63	\$427	\$511	\$561	\$591	\$625	\$809
64	\$466	\$551	\$610	\$650	\$675	\$868
65	\$511	\$591	\$660	\$700	\$734	\$938
66	\$541	\$645	\$710	\$749	\$789	\$1,007
67	\$586	\$685	\$759	\$799	\$844	\$1,072
68	\$660	\$769	\$849	\$908	\$948	\$1,206
69	\$720	\$859	\$943	\$1,007	\$1,057	\$1,340
70	\$794	\$938	\$1,037	\$1,107	\$1,161	\$1,479
71	\$863	\$1,017	\$1,136	\$1,216	\$1,270	\$1,613
72	\$933	\$1,107	\$1,231	\$1,315	\$1,380	\$1,752
73	\$1,092	\$1,295	\$1,439	\$1,538	\$1,618	\$2,050
74	\$1,246	\$1,489	\$1,657	\$1,767	\$1,861	\$2,347
75	\$1,414	\$1,682	\$1,876	\$2,005	\$2,099	\$2,655
76	\$1,568	\$1,876	\$2,089	\$2,233	\$2,337	\$2,953
77	\$1,727	\$2,074	\$2,303	\$2,461	\$2,581	\$3,250
78	\$1,911	\$2,298	\$2,561	\$2,729	\$2,868	\$3,613
79	\$2,099	\$2,526	\$2,809	\$3,007	\$3,151	\$3,960
80	\$2,283	\$2,754	\$3,072	\$3,280	\$3,444	\$4,317
81	\$2,471	\$2,982	\$3,325	\$3,553	\$3,727	\$4,665
82	\$2,655	\$3,201	\$3,573	\$3,821	\$4,015	\$5,027
83	\$2,844	\$3,429	\$3,836	\$4,094	\$4,298	\$5,374
84	\$3,027	\$3,662	\$4,089	\$4,372	\$4,585	\$5,727
85	\$3,226	\$3,901	\$4,357	\$4,660	\$4,888	\$6,094
86	\$3,424	\$4,144	\$4,620	\$4,943	\$5,191	\$6,466
87	\$3,628	\$4,387	\$4,893	\$5,231	\$5,499	\$6,828
88	\$3,786	\$4,566	\$5,082	\$5,424	\$5,697	\$7,077
89	\$3,945	\$4,739	\$5,265	\$5,613	\$5,896	\$7,320
90	\$4,094	\$4,913	\$5,454	\$5,806	\$6,099	\$7,568
91	\$4,248	\$5,087	\$5,628	\$6,000	\$6,297	\$7,811
92	\$4,412	\$5,265	\$5,811	\$6,193	\$6,506	\$8,064
93	\$4,506	\$5,365	\$5,930	\$6,307	\$6,625	\$8,218
94	\$4,595	\$5,474	\$6,034	\$6,417	\$6,744	\$8,362
95	\$4,695	\$5,573	\$6,144	\$6,531	\$6,863	\$8,516
96	\$4,789	\$5,672	\$6,248	\$6,650	\$6,987	\$8,665
97+	\$4,883	\$5,781	\$6,357	\$6,754	\$7,101	\$8,813

* Joint applicants receive
15% discount.

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Compound Inflation <u>1LTCIE0011</u>	Simple Inflation <u>1LTCIE0012</u>	Cost of Living Option <u>1LTCIE0013</u>
<=38	2.25	1.55	1.05
39	2.25	1.55	1.05
40	2.25	1.55	1.05
41	2.25	1.55	1.05
42	2.25	1.55	1.05
43	2.23	1.55	1.05
44	2.21	1.55	1.05
45	2.19	1.55	1.05
46	2.17	1.55	1.05
47	2.15	1.55	1.05
48	2.13	1.55	1.05
49	2.11	1.55	1.05
50	2.09	1.55	1.05
51	2.07	1.55	1.05
52	2.05	1.55	1.05
53	2.03	1.55	1.05
54	2.01	1.55	1.05
55	1.99	1.55	1.05
56	1.97	1.55	1.05
57	1.95	1.55	1.05
58	1.94	1.55	1.05
59	1.93	1.55	1.05
60	1.92	1.55	1.05
61	1.91	1.55	1.05
62	1.90	1.55	1.05
63	1.88	1.54	1.05
64	1.86	1.53	1.05
65	1.84	1.52	1.05
66	1.82	1.51	1.05
67	1.80	1.50	1.05
68	1.77	1.50	1.05
69	1.74	1.50	1.05
70	1.71	1.50	1.05
71	1.68	1.50	1.05
72	1.65	1.50	1.05
73	1.61	1.48	1.05
74	1.57	1.46	1.05
75	1.53	1.44	1.05
76	1.49	1.42	1.05
77	1.45	1.40	1.05
78	1.43	1.38	1.05
79	1.41	1.36	1.05
80	1.39	1.34	1.05
81	1.37	1.32	1.05
82	1.35	1.30	1.05
83	1.33	1.29	1.05
84	1.31	1.28	1.05
85	1.29	1.27	1.05
86	1.27	1.26	1.05
87	1.25	1.25	1.05
88	1.24	1.24	1.05
89	1.23	1.23	1.05
90	1.22	1.22	1.05
91	1.21	1.21	1.05
92	1.20	1.20	1.05
93	1.20	1.20	1.05
94	1.19	1.19	1.05
95	1.19	1.19	1.05
96	1.18	1.18	1.05
97+	1.18	1.18	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Factors to Apply to Base Rates to Add:

Issue Age	Shortened Benefit Period (Non-forfeiture) <u>1LTCIE0010</u>
<=38	1.15
39	1.15
40	1.15
41	1.15
42	1.15
43	1.15
44	1.15
45	1.15
46	1.15
47	1.15
48	1.15
49	1.15
50	1.15
51	1.15
52	1.15
53	1.15
54	1.15
55	1.15
56	1.15
57	1.15
58	1.15
59	1.15
60	1.14
61	1.14
62	1.14
63	1.14
64	1.14
65	1.13
66	1.13
67	1.13
68	1.13
69	1.13
70	1.12
71	1.12
72	1.12
73	1.11
74	1.11
75	1.10
76	1.10
77	1.09
78	1.08
79	1.08
80	1.07
81	1.07
82	1.06
83	1.06
84	1.06
85	1.05
86	1.05
87	1.05
88	1.05
89	1.05
90	1.05
91	1.05
92	1.05
93	1.05
94	1.05
95	1.05
96	1.05
97+	1.05

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)

Rider 1LTCIE0015 - Shared Extended Expense Rider Factors

Both spouses purchase B.P. of	Additional Shared Benefit Period Purchased					
	<u>1-Year</u>	<u>2-Year</u>	<u>3-Year</u>	<u>4-Year</u>	<u>5-Year</u>	<u>6-Year</u>
2 years	1.15	1.20	-	-	-	-
3	1.10	1.15	1.18	-	-	-
4	1.07	1.10	1.15	1.16	-	-
5	1.06	1.08	1.10	1.13	1.15	-
6	1.03	1.06	1.08	1.10	1.11	1.12

Factors to go from 0-day Elimination period to:

20-day	0.96
60-day	0.88
90-day	0.83
180-day	0.75

Rider 1LTCIE0014 - Factor to add Dual Waiver of Premium option:

1.06

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Payment Method Adjustment Factors
When Inflation is Added

Issue Age	10-pay Factor	Single Premium Factor	Paid up at 65 Factor
<=38	4.9	40.2	2.1
39	4.9	40.0	2.1
40	4.8	38.8	2.1
41	4.6	37.5	2.1
42	4.5	36.2	2.1
43	4.4	34.9	2.1
44	4.2	33.6	2.1
45	4.1	32.4	2.1
46	3.9	31.1	2.1
47	3.8	29.8	2.1
48	3.7	28.8	2.1
49	3.5	27.8	2.2
50	3.4	26.7	2.2
51	3.2	25.7	2.3
52	3.1	24.7	2.3
53	3.0	23.8	2.4
54	2.9	22.9	2.5
55	2.8	22.0	2.6
56	2.7	21.1	2.7
57	2.6	20.2	2.8
58	2.5	19.4	3.4
59	2.4	18.6	4.0
60	2.3	17.9	4.5
61	2.2	17.1	5.1
62	2.1	16.3	5.7
63	2.0	15.7	10.4
64	2.0	15.1	15.1
65	1.9	14.5	
66	1.9	13.9	
67	1.8	13.3	
68	1.7	12.7	
69	1.7	12.2	
70	1.6	11.6	
71	1.6	11.1	
72	1.5	10.5	
73	1.5	10.0	
74	1.4	9.5	
75	1.4	9.1	
76	1.3	8.6	
77	1.3	8.1	
78	1.3	7.7	
79	1.2	7.2	
80	1.2	6.8	
81	1.1	6.3	
82	1.1	5.9	
83	1.1	5.5	
84+	1.1	5.0	

Continental General Insurance Company
Long Term Care Forms 1LTCIP0001 (PA) and 1LTCIP0002 (PA)
Payment Method Adjustment Factors

Issue Age	10-pay Factor	Single Premium Factor	Paid up at 65 Factor
<=38	2.9	24.9	1.4
39	2.9	24.9	1.4
40	2.8	24.3	1.4
41	2.8	23.8	1.5
42	2.7	23.3	1.5
43	2.6	22.8	1.5
44	2.6	22.3	1.6
45	2.5	21.7	1.6
46	2.5	21.2	1.7
47	2.4	20.7	1.7
48	2.4	20.2	1.8
49	2.3	19.8	1.8
50	2.3	19.3	1.9
51	2.2	18.9	1.9
52	2.2	18.4	1.9
53	2.2	18.3	2.0
54	2.2	18.2	2.1
55	2.1	18.0	2.3
56	2.1	17.9	2.4
57	2.1	17.8	2.5
58	2.0	17.2	3.0
59	2.0	16.7	3.6
60	1.9	16.1	4.1
61	1.9	15.6	4.7
62	1.8	15.0	5.2
63	1.8	14.7	9.8
64	1.8	14.3	14.3
65	1.8	14.0	
66	1.8	13.6	
67	1.8	13.3	
68	1.7	12.7	
69	1.7	12.2	
70	1.6	11.6	
71	1.6	11.1	
72	1.5	10.5	
73	1.5	10.0	
74	1.4	9.5	
75	1.4	9.1	
76	1.3	8.6	
77	1.3	8.1	
78	1.3	7.7	
79	1.2	7.2	
80	1.2	6.8	
81	1.1	6.3	
82	1.1	5.9	
83	1.1	5.5	
84+	1.1	5.0	